LEARNING / F4
Winning lesson plan for July; full lesson plan on Inquirer.net

INFOTECH / B10
Notebooks that fit in envelopes



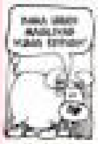
NEWS / A2
Did wrong CA justices rule on Meralco case?

ACROSS / A20
Divers can't find toxic cargo off Antique

NEWS / A13
Elementary, high school classes suspended today

Even when it rains, protesters ready

By Jocelyn R. Uy



PROTESTERS GEARING UP for President Macapagal-Arroyo's State of the Nation Address (Sona) today have an unbridled vision that will literally rain down on their rally: Typhoon "Igme."

EVEN A4

PHILIPPINE DAILY INQUIRER
BALANCED NEWS, FEARLESS VIEWS
Monday, July 28, 2008 ★ 10 sections / Vol. 23 / No. 231 P18 · www.inquirer.net

How GMA fared in previous Sonas

By Inquirer Research

PRESIDENT MACAPAGAL-ARROYO HAS made a number of promises in her State of the Nation Addresses. How did some of the promises fare?

- Increased investments in physical, intellectual, legal and security infrastructure to increase business confidence

HOW GMA A11

Sona to focus on poor

GMA to speak on nat'l social welfare program, says Ermita

By Christine O. Avendaño

EVEN AS SHE FACES THE NAtion as the most unpopular Chief Executive since 1986, President Macapagal-Arroyo will try to convey herself as a caring and confident leader when she delivers her penultimate State of the Nation Address (Sona) today.

In her eighth Sona, the President will be mainly speaking about her national social welfare program that she has set up to help the poor cope with rising food and fuel costs.

Executive Secretary Eduardo Ermita said Ms Arroyo would like to show that as President, "she is undertaking programs for the poor. That as a mother of the nation, she cares."

Ermita, who joined Ms Arroyo in going over her Sona speech on Saturday, said the President was determined to follow the course she had plotted for herself until 2010 when her term ends.

"And even if there are surveys against her popularity, she is confident she'll be able to push the programs for the poor," the executive secretary said.

Ms Arroyo will also be talking about the promises she has kept and will be reporting achievements that she has "personally verified," Press Secretary Jesus Dureza said.

Dureza noted the inspections made by the President on infrastructure and other projects the past months. "That's why she

SONA TO FOCUS A11



MIRANDA CARDS Police officers wave cards bearing the "Miranda Doctrine" that is used in enforcing arrests during a lecture on human rights at Camp Crame in Quezon City. Hundreds of them will be deployed at the Batasang Pambansa where President Arroyo will deliver her State of the Nation Address today.

Police round up 120 in villages near Batasan

By Jeannette I. Andrade and Inquirer bureaus

POLICE ROUNDED UP SOME 120 PEOPLE in barangays near the Batasan Complex in a crackdown on possible troublemakers on the eve of President Macapagal-Arroyo's State of the Nation Address (Sona) today.

Security forces swooped down on four Quezon City barangays from Saturday night to early Sunday even as the Philippine National Police declared it had not monitored any specific threats on Ms Arroyo's life, or any threats to disrupt her address before a joint session of Congress.

Militant students and workers in Metro Manila and other parts of the country announced they would take to the streets today to denounce Ms Arroyo's alleged misrule, while transport groups vowed to launch strikes aimed at paralyzing public transportation in Central Luzon, the President's home region, and in Bicol.

POLICE A4



PROTESTERS prepare their Sona effigies and placards.

'Modernized' Maria Clara gown for GMA

By Christine O. Avendaño

FOR HER FASHION STATEment to the nation, she's wearing fuchsia pink, a subtle pitch for Filipino workmanship.

President Macapagal-Arroyo is donning a "modernized Maria Clara gown" for her 8th State of the Nation Address (Sona) today, a Filipiniana outfit conveying the

MODERNIZED A6



A GLORIA-INSPIRED gown gets a final fashion look for today's rally.

Swan song of troubled Arroyo presidency

By Amando Doronila

ANALYSIS

PRESIDENT MACAPAGAL-ARroyo delivers today her eighth State of the Nation Address (Sona) to a dispirited people ravaged by double-digit inflation of food and fuel prices and with lowered expectations that her speech will provide ample relief from economic and social distress.

Today's Sona will be the second to the last Ms Arroyo will deliver before she bows out in 2010, making it virtually her swan song. She is painting the state of the nation in 2008 in the twilight days of her troubled presidency. Whether the song will be that of a dying swan, we will know by the end of the day.

The speech will set the agenda of the nation for the remaining year and a half of the Arroyo administration. Its programs will define whether she is entering a period of a caretaker presidency or of a lame-duck president.

Her response will determine whether her hands will be tied by ad hoc measures designed to preserve whatever gains her administration has made over the past eight years.

Circumstances are less turbulent than in previous Sonas since 2005, but the people are no less discontented than they were before.

There are fewer protesters in the streets fiercely demanding her resignation, no reports of fresh coup plots, and the House of Representatives has not docketed a new impeachment complaint against her.

But the level of public discontent appears high as shown in recent opinion polls.

Unlike in the past, Ms Arroyo faces the lowest approval and satisfaction ratings among the country's leaders since 1986. And public skepticism is on the rise over the truthfulness and accuracy of the Sona as a measure of the state of the nation.

The country is ravaged by an 11.4-percent inflation rate, the highest in 14 years, pushed by spiraling food and fuel prices.

The stellar performance of economic growth of 7.3 percent

SWAN A6

WAKE-UP CALL IN THE MILITARY

5 years after Oakwood mutiny, AFP says things are looking up

By Nikko Dizon

(First of three parts)

i-TEAM Report
Fernando del Mundo
Chief

ON THE MORNING OF JULY 27, 2003, officials of the Philippine Military Academy (PMA) greeted cadets in the mess hall a "Happy Sunday."

It was a usual greeting at the country's premier military school at Fort del Pilar in Baguio City. But it was not a usual day.

Before dawn that Sunday, five years ago yesterday, more than 90 junior officers—PMA graduates as recent as 2002—occupied the posh Oakwood apartments in Makati City, along with 250 of their men, to protest corruption in the government and the military.

Snipers were deployed at the hotel's rooftop and the perimeter areas were rigged with explosives.

The group demanded the resignation of President Macapagal-Ar-

I-TEAMS A11

RSBS mismanagement still burning mutiny issue

By Alcuin Papa

THE SCANDAL THAT HIT THE REtirement and Separation Benefits System (RSBS) was one of the burning issues raised in the 2003 Oakwood mutiny. It still rankles today.

Disgruntled soldiers then complained that the sacrifices of military troops in the trenches had

RSBS A10



A MUTINOUS soldier guards the Oakwood building in this photo taken on July 27, 2003.

Catholic groups to Pope: Lift ban on contraceptives

ROME—CATHOLIC GROUPS FROM Europe to the Americas have called on Pope Benedict XVI to reverse the Vatican's opposition to contraception, on the 40th anniversary of a major papal encyclical confirming the Roman Catholic Church's position against artificial birth control.

About 60 organizations signed the unusually frank open letter that was published as a half-page paid advertisement in Italy's largest newspaper—40 years after Pope Paul VI issued the controversial encyclical "Humanae Vitae" that enshrined the Church ban on contraception.

In their letter published on Friday in Corriere della Sera, dissident Catholic groups

CATHOLIC A4

WEATHER FORECAST

Second FRONTPAGE



EZ2 4 16

SUERTRES 9 4 6 2 5 3

7 6 6

SUPERLOTTO 6/49 1 8 15 18 19 45

P14,000,000.00

Did wrong justices rule on Meralco case?

2 Court of Appeals divisions heard GSIS TRO plea vs power utility

WILL THE COURT OF APPEALS JUSTICES WHO really have charge of the GSIS-Meralco row please stand?

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On Sona's eve, GMA checks on jatropha

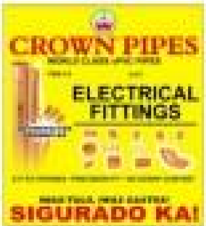
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Gov't-MILF peace talks on again

New 1-star generals









Even when it rains, protesters ready

Catholic groups to Pope: Lift ban on contraceptives

Dare to ask. Be an Inquirer.

Swan song of troubled Arroyo presidency

Short-term measures

Constituency of nonbelievers

Smoldering disgruntlement



'Modernized' Maria Clara gown for GMA



3 weeks in the making

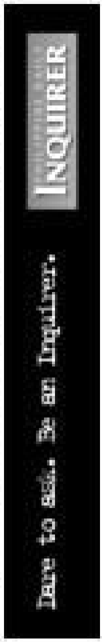
'More fitting' gown











Oxygen tank eyed in Qantas mishap

By Tarra Quismundo

INVESTIGATORS are focusing on the possibility an oxygen cylinder exploded mid-flight on a Qantas jumbo jet and ripped the huge hole in the fuselage that forced the pilot to make an emergency landing in Manila on Friday, officials said yesterday.

Neville Blyth, senior transport safety investigator at the Australian Transport Safety Bureau (ATSB), told reporters a tank in the passenger oxygen supply section near the forward cargo hold of the Boeing 747-400 was "unaccounted for" during an initial search Saturday by Australian and Filipino investigators.

"There is, I can say, a cylinder in the bank of cylinders which is not present. It is not accounted for in that area associated with the damage," said Blyth at a press briefing at the Ninoy Aquino International Airport.

Factual info

"I can't speculate as to the probability of that cylinder having caused the damage, all I am reporting is the factual information that in the vicinity of the damage, we are missing one cylinder," he said.

The plane would be searched further for fragments of the missing cylinder, Blyth said.

"Any source of stored energy such as a compressed cylinder, of which there are numerous in the aircraft, is like a coiled spring if you like, and it is possible there was a release of that energy for it to cause damage," he said.

He said inspection of the plane by Philippine security agents using bomb-sniffing dogs on Saturday found no trace of explosives. Passenger baggage in the cargo hold also showed "no more mark of concern from a security perspective."

Safety issue

While "it's important not to rule out anything," Blyth said the investigation was being treated as a safety issue, not a security matter.

Australia's Civil Aviation Safety Authority (CASA) said Qantas has been ordered to inspect every oxygen bottle aboard its fleet of 30 Boeing 747s.

CASA official Peter Gibson said inspection of all Qantas' oxygen bottles on its fleet would take several days.

A loud bang and sudden decompression forced Flight QF-30's pilots to bring the plane flying from Hong Kong to Melbourne down quickly from 29,000 feet to 10,000 feet over the South China Sea.

Oxygen masks dropped from the ceiling and debris flew through the cabin.

Failed to work

Some passengers told Australian media their oxygen masks failed to work properly during the crisis, leading some to nearly pass out.

Others, while applauding the crew's performance, said of having to share oxygen masks among three people because of faulty or broken emergency equipment.

"Ours didn't come down, and my husband just about [passed out] because he didn't have any oxygen for about three minutes," Beverley Dixon told Australian Broadcasting Corp. radio.

Passenger David Saunders said one man in front of him smashed the ceiling panel to get his mask to come down and that children were screaming and flailing.

"Their cheeks and lips were turning blue from lack of oxygen," he said.

With an AP report

The Daily Gospel

Monday, July 28, 2008
17th Week in Ordinary Time
1st Reading: Jer 13:1-11
Gospel: Mt 13:31-35

Jesus put another parable before the people. "The kingdom of heaven is like a mustard seed, that a man took and sowed in his field.

"It is smaller than all other seeds, but once it is fully grown, it is bigger than any garden plant; like a tree, the birds come and rest in its branches."

He told them another parable, "The kingdom of heaven is like the yeast that a woman took and hid in three measures of flour until the whole mass of dough began to rise."

Jesus taught all this to the crowds by means of parables; he did not say anything to them without using a parable. So what the Prophet had said was fulfilled: I will speak in parables. I will proclaim things kept secret from the beginning of the world.

Commentary

[illegible]

Youths slam decline in education subsidy

Police round up 120 in villages near Batasan

From page A1

'No direct threat'

'Tons' in Central Luzon

'We are hurting'

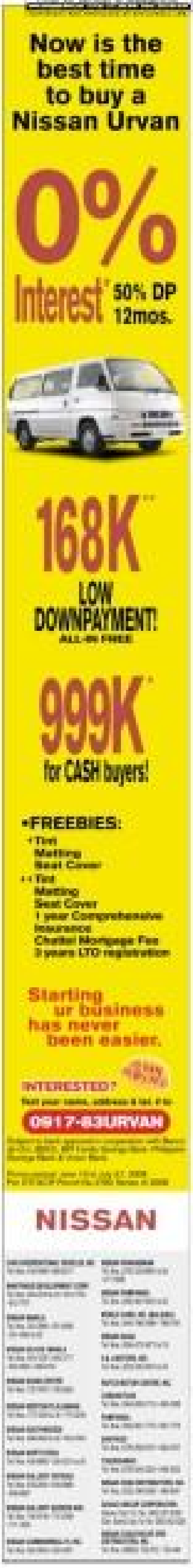
1/2 of Pinoys distrust, disapprove of GMA, survey says

Nene: Is CEZ above the law?









Seniors seek VAT exemption



GMA congressional urge critics to hear

Agrarian reform

Clock against reality

Keeping promises



allies her out

Alternate reality

Ignore Sona

Sona to focus on propoor programs

'Plarel' and 'siapan'

Classes at elementary, high school levels suspended in Metro, 12 provinces

INQUIRER
OPINION

To the exit

EDITORIAL



Sona weather forecast: thunder and lightning

AS I SEE IT

Neal H. Cruz

State of the nation

THERE'S THE RUB

Conrado de Quiros

To deny or not to deny Holy Communion

SOUNDING BOARD

Fr. Joaquin G. Bernas, S.J.



Five years in prison and still counting

REVEILLE

Ramon J. Farolan



Sona, Sana, Sipa, etc.

KRIS-CROSSING MINDANAO

Carlos Isagani T. Zarate



Planting for victory

THE LONG VIEW

Manuel L. Quezon III

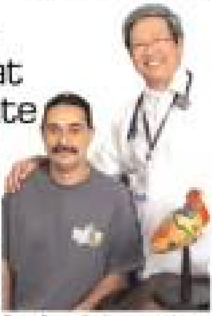


No abortion involved in many birth regulation methods

People's health reflects state of nation

Starting a New Life Wholeheartedly

Heart bypass surgery at St. Luke's Heart Institute



"It was very homey and it felt like having an extended family here."

Diagnosing the problem

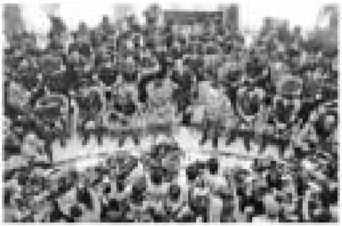
CABG

Expertise

'Bangkang papel' to 'barkong lubog'

Claim in report denied

Another QC irregularity



5 years after Oakwood …

Struggling to rebuild

Air assets more expensive

Systemic change a dream

'A recent event'

Capability upgrade

3-phase program

RSBS mismanagement still burning mutiny issue

Funds mismanaged

End of a nightmare

Waiting for better times

Lessons learned

IN THE KNOW

Magdalo

Good behavior

CTPL CONTROVERSY

The TRUTH and NOTHING ELSE

TRUTH: THE GSIS CTPL IS A MONOPOLY AND UNCONSTITUTIONAL.

The Compulsory Third Party Liability (CTPL) plan of the Government Service Insurance System (GSIS) has only one mandatory insurer – the GSIS. The public will no longer have a choice despite the presence of 90 private insurance companies in the market. No amount of reinsurance can hide this government monopoly, which is prohibited under the Constitution. In the end, the motorists will have to deal directly with GSIS, not its private reinsurers.

TRUTH: THE GSIS AND TWO LARGE INSURERS OWN 79% OF THE NATIONAL REINSURANCE CORPORATION OF THE PHILIPPINES (PHILNARE) WHICH WILL RECEIVE THE REINSURANCE PREMIUMS OF ALL CTPL. THE GSIS CTPL, THEREFORE, WILL ONLY FAVOR THE GSIS AND BIG PLAYERS.

The reinsurance plan of GSIS for the CTPL is not clearly defined. Many of the insurance companies that have been published as supporting GSIS don't understand the terms of this reinsurance plan. Some companies named in the published advertisement even deny that they have signed up with GSIS.

TRUTH: THE GSIS IS PROHIBITED TO TAKE OVER A PRIVATE BUSINESS.

Presidential Decree No. 245 allows the GSIS to engage in all kinds of insurance, provided it doesn't diminish the business of private insurance companies. When the GSIS takes over the CTPL business, it will take away P3 billion worth of trade from the private sector. Even after it reinsures, the GSIS will still take away 20 percent or P600 million every year.

TRUTH: THE GSIS CTPL WILL NOT USE AGENTS OR BROKERS.

At least 11,000 licensed agents and brokers and a staff base of over 66,000 nationwide will lose their earnings from CTPL which amount to P600 million annually. Ironically, some agents who also sell motor vehicle comprehensive insurance may be forced to serve their clients on GSIS CTPL claims without earning a single centavo from it. Other agents who sell only CTPL insurance will lose their livelihood.

TRUTH: THE GSIS CTPL WILL SUFFER FROM CLAIMS SERVICING ISSUES WHEN THE 5.5 MILLION MOTORISTS COME ON TOP OF THE EXISTING 3 MILLION GSIS MEMBERS.

Today, the GSIS has only 48 branches and 78 satellite offices and its CTPL covers only government vehicles, or about 2 percent of the total CTPL volume. The 90 private insurers, on the other hand, have more than 500 branches and hundreds more satellite offices, plus over 66,000 agents ready to serve CTPL clients. How does the GSIS plan to replace the services of the private sector? Today, at a mere 2 percent of the CTPL volume, the GSIS even subcontracts the servicing of claims.

TRUTH: THE INSURANCE CODE DOES NOT ALLOW THE LTO TO ISSUE CTPL POLICY AND COLLECT PREMIUMS.

Section 387 of the Insurance Code which covers CTPL says: "No government office or agency having the duty of implementing the provisions of this Code, nor any official or employee thereof, shall act as agent in procuring the insurance policy or surety bond provided for herein."

TRUTH: THE INSURANCE COMMISSION HAS NO JURISDICTION OVER THE GSIS.

The Memorandum of Agreement signed this month does not give the Insurance Commission any power over the GSIS. And the Insurance Commissioner has no right to give away the CTPL business because it doesn't have the power to amend laws.

LIES REPEATED EVEN A MILLION TIMES WILL FOREVER REMAIN AS LIES.

DON'T BE MISLED. THE TRUTH SHALL SET YOU FREE.

NO TO GSIS CTPL MONOPOLY!

Across the NATION

Divers fail to find toxic cargo



ILOILO CITY—Divers assisted by a sonar-equipped ship have failed to locate tons of missing toxic cargo from a sunken ship off the coast of Culasi town in Antique after three days of search operations, according to the Coast Guard.

Subic car importers not major players in Cagayan port

Hiked oil prices eat up Camarines fishermen's earnings

Davao folk appeal for SC reversal of pesticide ruling

Mindanao electric consumers to be refunded

By Inquirer Mindanao

[illegible]



THE ENDANGERED fish species Napoleon wrasse is more locally known as "Mameng."

Illegal fishers target rare fish in Quezon

[illegible]

'Lumad' folk in Bukidnon get educated on RP eagle

[illegible]

NEWSBRIEFS

SARANGANI

2 co-op guards hurt in attack

[illegible]

ROMBLON

Pagcor sends aid to typhoon victims

[illegible]

TUGUEGARAO CITY

Old church bell stolen

[illegible]

GMA in Cagayan Valley

[illegible]

BACOLOD CITY

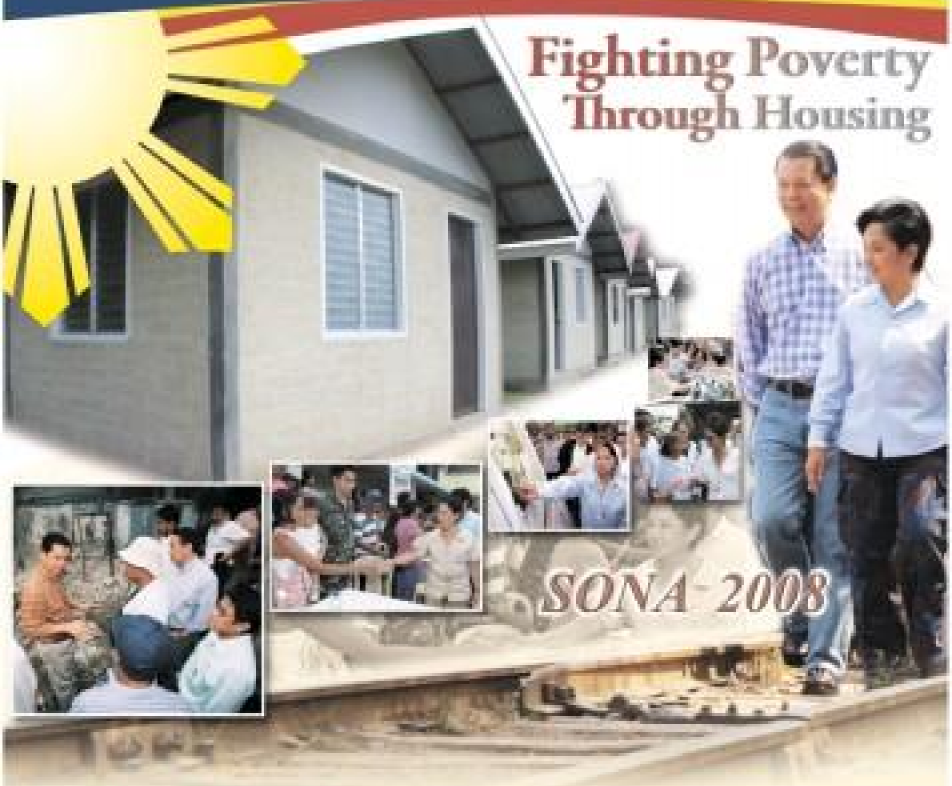
Rewards for info on thieves

[illegible]



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Fighting Poverty Through Housing



HOUSING ACCOMPLISHMENTS

2007 to May 2008

- *1,990 hectares of idle government land declared as housing sites, benefiting 52,172 informal settler families*
- *Certificates of Lot Entitlement/Lot Award granted to 14,179 families to secure their housing tenure*
- *28,114 housing units completed in resettlement sites and made available to informal settler families affected by the Northrail and Southrail projects*
- *About 15,000 families gained security of tenure by purchasing homelots from private landowners through affordable loans under the Community Mortgage Program (CMP). Total CMP loans for the period reached almost P881 million*
- *38,839 households benefited from housing programs such as slum upgrading, development of sites and services, construction of core housing units and medium-rise housing*
- *71,749 housing units purchased or constructed through Pag-IBIG's low-interest housing loans. Total loans for 2007 reached P23.5 billion, the highest annual release for the Fund in its 27-year history*
- *2,081 families benefited from loan assistance by the Government Service Insurance System (GSIS), the Social Security System (SSS), the Land Bank of the Philippines (LBP) and the Development Bank of the Philippines (DBP)*
- *Retail and developmental guaranties provided to 23,682 beneficiaries for loan amounts totaling P15.289 billion*
- *Licenses to Sell issued to developers for 250,647 housing units*
- *1,044,357 jobs created through the construction of 144,786 housing units*

President Gloria Macapagal-Arroyo's anti-poverty agenda continues to gain ground in the housing sector as more and more families attain shelter security, improved housing environment, better living conditions and greater access to basic services through various government programs.

In 2007 more than 153,000 families gained shelter security, were relocated from slum communities to their own permanent homes, purchased lots or complete housing units through affordable housing loans, or received other forms of housing assistance. From January to May 2008 about 46,000 more families became the beneficiaries of the housing programs being undertaken by the government under the supervision of the Housing and Urban Development Coordinating Council (HUDCC) chaired by Vice President Noli "Kabayan" de Castro.

To secure the housing tenure of informal settlers and slum dwellers, the national government continued its intensive Asset Reform Program. Since 2001, President Arroyo has issued 188 Proclamations and Executive Orders converting a total of 27,381 hectares of public lands and idle government properties as housing sites for distribution to informal settler families, particularly those already occupying such properties. In support of this, the HUDCC has put post-proclamation activities on the fast track to formally grant security of tenure to the beneficiary families by awarding Certificates of Lot Entitlement/ Lot Award (CELA).

One of the major undertakings being led by HUDCC since 2002 is the massive relocation of families living in slum communities along the Northrail and Southrail tracks. Since the start of the relocation project a total of 49,370 families have moved to their permanent homes in different resettlement sites.

To ensure that the relocatees have better living conditions and greater access to basic services, HUDCC encourages private housing developers to participate in the upgrading and improvement of the resettlement sites, including the provision of facilities and services such as school buildings, and livelihood programs. This is now accepted as compliance to the balanced housing requirement under the Urban Development and Housing Act (UDHA).

The government likewise enabled informal settlers, slum dwellers and residents of blighted areas in various parts of the country to purchase their own land through the Community Mortgage Program (CMP). The program uplifts the lives of families in the informal sector and those at the bottom of the income scale by providing community-based loans for land purchase, site development, and house construction/improvement. Since 2001, the CMP has granted a total P4.8 billion loans to 95,930 families nationwide.

For the formal sector, government has gained significant headway by empowering even minimum wage earners to become homebuyers. With the Pag-IBIG Fund's housing loan program, offering the lowest interest rates in the market and payment terms of up to 30 years, more families have been able to buy their own homes at monthly amortizations that rival average house rentals. This has become a form of non-wage benefit to low-income employees.

Another innovative program for employees, especially those in government service, is the series of Housing Fairs initiated by Vice President Noli de Castro. Housing Fairs provide a one-stop marketplace where low-income employees are the top-priority buyers of foreclosed housing units being offered for sale by shelter agencies and other government institutions at highly discounted prices, and through low interest loans. This year alone, HUDCC has already organized three Housing Fairs, one of which was exclusively for public school teachers.

As the government intensifies its efforts to combat poverty throughout the country, the housing sector continues to take its place at the frontlines—providing shelter security, improving lives and helping build a stronger nation, one home at a time.



LABANAN ANG KAHIRAPAN

How GMA fared …

From page A1

The 2008 budget allocated nearly P200 billion for public sector infrastructure, up from P133.67 billion in 2007.

According to Presidential Management Staff Secretary Cerge Remonde, 20 of the 149 priority infrastructure projects mentioned in the 2006 and 2007 Sonas have been completed.

The launch of the Central Nautical Highway in April brought to 17 the total number of ports interconnected to the Ro-Ro Highway System.

Still, business confidence was down to its lowest level in more than two years by May, according to a survey by the Bangko Sentral ng Pilipinas, due to skyrocketing food and fuel prices.

• One million jobs

National Economic and Development Authority data show that from the 978,000 jobs created in 2004, the figure dropped to 580,000 in 2005 and to 495,000 in 2006.

In 2007, the number of jobs created likely reached at least one million. In January to October 2007, at least 767,000 jobs were generated.

But figures from the National Statistics Office released in June show that employment went down from 33.7 million in April 2007 to 33.5 million in April this year.

The unemployment rate was likewise up between April 2007 and April 2008—from 7.4 percent to 8 percent.

• More funding for investments in a stronger and wider social safety net, including cheap medicine, affordable housing and quality education, among others.

Last month, Ms Arroyo signed Republic Act No. 9502, or the "Universally Accessible Cheaper and Quality Medicines Act of 2008."

In April, she inaugurated the 11,000th Botika ng Barangay. Both have reportedly served 25 million Filipinos through half-priced medicine.

The Department of Education has reported the construction of some 13,000 classrooms, the creation of some 4,000 principal and head teacher items, and the creation of more than 16,000 new teacher items in 2007.

But school buildings in typhoon-ravaged areas still needed repair. Over 600 destroyed and over 1,000 damaged classrooms in Pangasinan by Typhoon "Cosme" and at least 200 school buildings in the Autonomous Region in Muslim Mindanao damaged by Typhoon "Frank."

But a report by the National Statistical Coordination Board said primary school enrollment was only at 83 percent at the end of school year 2006-07.

While Education Secretary Jesli Lapus said that 2007-08 enrollment was at 85 percent, this was still lower than the 90 percent registered in 2002-03.

In fact, primary school enrollment has been decreasing since then—88.73 percent in 2003-04, 87.11 percent in 2004-05, and 84.44 percent in 2005-06.

In 2007, Pag-Ibig president Romero Quimbo said the housing providers fund had allotted P33 billion for housing loans. But it ended up lending an all-time high of P33.5 billion, up by 42.5 percent from the new loans released in 2006.

In April 2008, the Pag-Ibig Fund earmarked a record P50 billion for new low-cost housing loans to meet an expected boom in demand due to a low-interest-rate regime in 2008.

• A stop to human rights abuses

At the Universal Periodic Review of the United Nations Human Rights Council in Geneva in April, Executive Secretary Eduardo Ermita's report on the Philippine situation was reportedly applauded by member countries.

But while the number of rights abuses and extrajudicial killings has gone down, the government is still being criticized for not effectively prosecuting the perpetrators.

High-profile cases of disappearances (Jonas Burgos, Sherlyn Cadapan and Karen Empeño) have yet to be resolved.

Police are also accused of summarily executing those who were suspected of involvement in the massacre in May of 10 people in a Laguna branch of Rizal Commercial Banking Corp.

• Computerization of elections

In February, the Department of Budget and Management released more than P887 million for the computerization of the August elections in the Autonomous Region in Muslim Mindanao.

On July 22, a mock election was held to test the automated voting and counting machines that were installed. But on the same day, Ms Arroyo endorsed the postponement of the ARMM elections in deference to the peace process between the government and the Moro Islamic Liberation Front.

• Investing in peace in Mindanao and in efforts to crush terrorism

Informal talks between the MILF and the government have bogged down on the agreement over an earlier "breakthrough" agreement to create an ancestral homeland for some three million Moros in Mindanao. The MILF blamed the government for the collapse of the talks.

Last year, powerful explosions ripped through passenger buses owned by Weena Bus Co. and Yellow Bus Lines in Mindanao, killing and wounding passengers.

The al-Khobar Gang, allegedly connected to the Jemaah Islamiyah and the Abu Sayyaf, was reportedly behind the bombings. The same group was also tagged as the gang behind a deadly explosion earlier this year outside Philbest Canning Corp. in General Santos City.

Last month, ABS-CBN reporter Ces Drilon and her two cameramen were kidnapped in Sulu by gunmen believed to be members of the Abu Sayyaf.

Surveys by Social Weather Stations show that hunger in Mindanao was at 17.7 percent in June 2008, and ranged from 17.7 percent to 22.7 percent in 2007.

Severe hunger—which refers to households who experienced involuntary hunger "often" or "always" in the three months preceding the survey—was at 4.3 percent in Mindanao in June 2008, and reached as high as 5.3 percent in December 2007.

As of March, the percentage of households in Mindanao considering themselves "mahirap" (poor) was at 59 percent. In 2007, self-rated poverty in Mindanao ranged from 49 percent to 68 percent, according to SWS.

WHAT WENT BEFORE

Sona themes (2001-2006)

2001: Four-point program to fight mass poverty—free enterprise, a modernized agricultural sector, social bias toward the disadvantaged, and higher moral standards for government and society.

2002: A strong republic. Two essential features mark out a strong republic. The first is independence from class and sectoral interests so that it stands for the interests of the people rather than of a powerful minority. The second is the capacity, represented through strong institutions and a strong bureaucracy, to execute good policy and deliver essential services—the things that only government can do.

"The results of these two features—good policies and empowered institutions—are faster economic development and social reform. A strong republic takes care of the people and takes care of their future. Thus, a strong republic is the bedrock of the victory we seek over poverty within the decade."

2003: "By now we should be at peace: at peace in the South, at peace in the countryside, safe in our homes and secure in our communities. But we remain at war. At war against terrorism. At war against corruption. At war against disease. At war against drugs, the greatest menace facing our country today."

2004: A ten-point agenda of investing jobs through higher economic growth, eradicating corruption through good governance, providing social justice and basic needs, enhancing education and youth opportunity, and boosting power sufficiency and energy.

2005: Charter change. "The system is deeply needs fundamental change, and the sooner the better. It's time to start the great debate on Charter change."

"I shall work with Congress, civil society groups and local government executives who are convinced that Charter changes are needed to enable the country to surmount the unprecedented challenges of the 21st century."

2006: Super regions. "We will enhance the competitive advantage of the natural 'super regions'—'Under Philippines: the North Luzon Agribusiness Quadrangle, the Metro Luzon Urban Beltway, Central Philippines, Mindanao and the Cyber Corridor."

2007: Four of the super regions: the North Luzon Agribusiness Quadrangle, the Metro Luzon Urban Beltway, Central Philippines and Mindanao, and the Cyber Corridor which would span the entire length of the archipelago through Information Technology, which can propel to the vision of the Philippines becoming a First World country in 20 years.

More Sports on A29 to A32

Late SPORTS

Kings sweep Barako with OT victory

Aplus METRO
Editor: Ester G. Dipasupil

DID YOU KNOW

INSULAR LIFE, founded on Nov. 25, 1910 in Binondo, Manila, is the first life insurance company organized by Filipinos. It became the first Filipino company to operate outside the country when it established a branch in Hawaii in 1930. —Inquirer Research

Hospital official loses money in scam

By Leila B. Salaverria

SEVEN PEOPLE ARE FACING CHARGES of syndicated estafa in the Department of Justice for allegedly running away with millions of pesos that the Philippine Heart Center (PHC) director, his family, employees and several others had invested in a money-making scheme.

Charged by the National Bureau of Investigation's Anti-Fraud and Computer Crime Division earlier this month were Santa Macalag, her children Bryan and Kimberly, Danilo Barba, Danilo Bryan, Allan Correa and Ernesto Sy.

The complainants in the case were PHC director Ludgerio Torres, his wife, Veronica, their children Lourdes and Anne, Torres' daughter-in-law Mary Christine; his private secretary Ana Lorie Manzanero-Clemente; PHC employee Rosal Santos Hernandez; Heart Foundation of the Philippines employees Nerissa and Belinda dela Torre, Sally Santos-Chan; Raquel Bernardo-Acuesta; Marissa Gabriel-Bondoc and Julieta Bautista-Torres.

Based on their statements, the complainants said they each invested anywhere from P1.1 million to P10 million.

Torres and the others said Macalag and her children were in charge of recruiting investors. The rest of the respondents, on the other hand, were responsible for collecting the money put up by the investors and also delivering to them the profits they had made on their investments.

According to the NBI, in 2006, Santa Macalag and her children invited the complainants to invest their money in the purchase and sale of scrap copper rods for export.

In turn, they were promised a monthly interest of seven to 12 percent.

The complainants said that at first, they made money from their investments which prompted them to put in more money.

From their initial investment of anywhere from P50,000 to P500,000, they then put up amounts running into millions of pesos.

However, earlier this year, the profits they were promised stopped coming while the checks they were issued bounced due to lack of funds.

In addition, the respondents ignored their repeated demands for them to return the money they had invested in the scheme, prompting the complainants to go to the NBI for help.



BATHING IN PUBLIC
A staffer of the Ninoy Aquino Parks and Wildlife Nature Center bathes a 14-foot Burmese python. Weighing around 70 kilos, the snake was donated to the center by its owner who said he could no longer afford to keep it.

Wife of UP guard killed in mishap seeks help

By Jeannette I. Andrade

Promise of help

Help from other sources



DOUBLE DUTY

Air Force man nabbed for shoplifting in mall

By Jeannette I. Andrade

Book on QC history out in 2009

METROBRIEFS

Tax audit seminar

Citizen's call

Dangerous and filthy overpass

Taxi meter rate ignored



LOOK, NO OBSTRUCTIONS!

Motorcycles with noisy mufflers

Bus dividers add to traffic problem

Handshake raises hopes of end to Zimbabwe crisis



WORLDBRIEFS

Iran says it has expanded its nuclear enrichment program

US Senate approves sweeping housing rescue plan

Army restores calm in north Lebanon after deadly clashes

5 acquitted in 2006 Egypt ferry disaster which killed 1,000

The WORLD

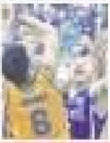
16 bombings kill 45 in tense India city

AHMEDABAD, INDIA—INDIAN LEADERS ISSUED APpeals for calm on Sunday after a wave of bombings killed 45 people and left 162 injured in the religiously-tense western city of Ahmedabad.

[illegible]



A MEMBER of the Bomb Disposal Squad defuses a live bomb found in a garbage container in Ahmedabad on July 27.



WHAT'S INSIDE

- **Eagles repulse Bulldogs; OT win for Tigers** /A30

SPORTS

Editor: Teddyvic S. Melendres   Assistant Editor: Francis T.J. Ochoa



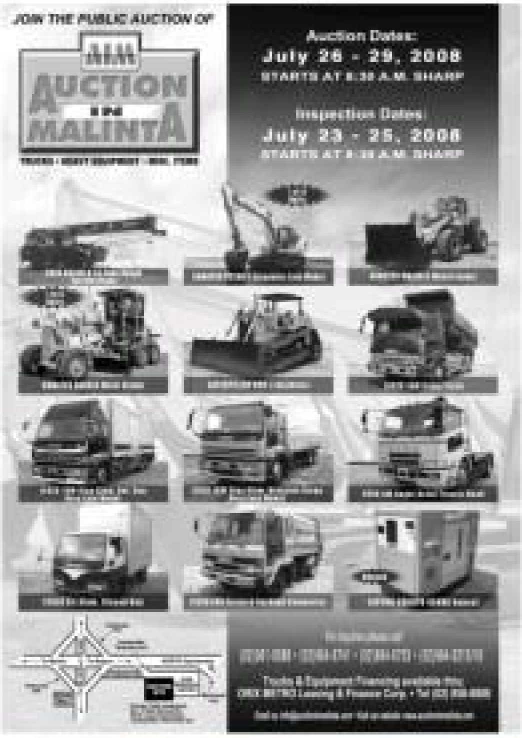
Pagulayan nips Orcollo for title

Pinoys end Taiwanese rule in Guinness 9-Ball Tour

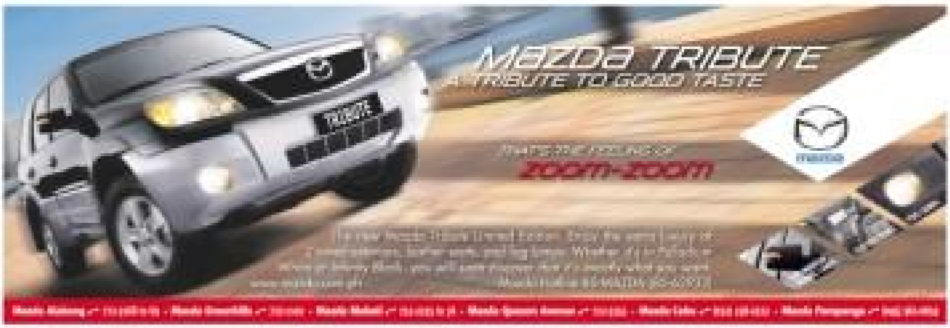














Eagles repulse Bulldogs; OT win for Tigers

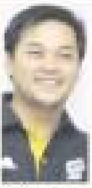
Narvasa sets decision on UE protest



RP aero gymnasts struggle

Wounded Tamaraw: I will come back





Romeros boost Olympic reward to P10.5M

SPORTSWATCH

RP Olympic team sendoff

Makati 3-cock derby today

'Rambulan' resumes at SJC

POC SURPRISE VICTOR

Archers, tankers power NegOr



Memorial mass for Rabat Aug. 1

Gallego rules Villar Cup Bulacan leg

Margarito stops Cotto; Concepcion KOs foe

Sastre sews up Tour triumph

Rival Evans' final charge in time trial falls short



2008 KIA Sportage: Combining Performance, Comfort and Safety, Kia's Compact SUV Maintains Class-Leading Value

Capable Performance and Handling

Stylish Exterior

Spacious and Comfortable on the Inside

Standard Safety

SPORTS

Rains disrupt title clash

Batangas Bulls ahead

By Marc Anthony Reyes

A HEAVY DOWNPOUR DISRUPTED THE RUBBER MATCH BEtween Batangas and Dumaguete for Baseball Philippines' Series 3 championship yesterday with the Bulls holding a 4-2 lead after three completed innings at the Rizal Memorial ballpark.



TEAMMATES [illegible] Joseph Apura [illegible] the game at 2-2 in the second inning.

"The game will resume Sunday [illegible]," said Baseball Philippines official [illegible]. "The score remains at 4-2, Batangas leading."

[illegible]



BUSINESS

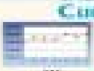


Merrill Lynch forecasts downtrend in oil prices

MARKETS

CURRENCIES

PESO-DOLLAR RATE



STOCK MARKET

PSE COMPOSITE INDEX



Brokers expect bear-market rally to continue this week

Consumption decline seen pulling prices near $100/bbl

THE WORLD MAY HAVE FINAL-ly seen the worst of global oil price spikes and as nations scale back consumption of the scarce resource, prices will likely ease

IN THIS ISSUE

IMF warns against adverse fiscal effects of oil tax cuts

By Michelle V. Remo

THE INTERNATIONAL MONETARY Fund has cautioned member-countries, including the Philippines, against the adverse fiscal effects of tax cuts just to help the poor cope with rising fuel and food prices.

"The fiscal cost of fuel tax decreases in response to the run-up of oil prices has in some cases been substantial," the IMF said in its latest study.

The IMF said historically governments that absorbed the impact of high oil prices by reducing taxes lost substantial revenues, the highest of which were equivalent to 1.5 percent of their country's gross domestic product.

The IMF discussed in the study, titled "Food and Fuel Prices—Recent Developments, Macroeconomic Impact and Policy Responses," that Guyana and Saudi Arabia lost the biggest potential tax revenues of at least 1.5 percent of their GDP because of their decisions to reduce oil taxes in 2006.

The amount could have been used to fund programs that were directly benefiting the poor, the IMF said. Efficiently collecting taxes and using the proceeds to fund social services was a wiser way of helping the poor, the IMF said.

The IMF said that if governments implemented tax cuts to partly shield their citizens from recent oil price movements, they might have difficulty reversing such policy in the future when the need for tax revenue arises. Too many people benefiting from a tax shield will result in heavier pressure for the government to maintain status quo, the IMF said.

In the case of the Philippines, calls for the government to lift the 12-percent value added tax on oil have been mounting following the latest surge in oil prices in the world market.

So far, the Arroyo administration has stood pat in its position to keep the tax. Economic managers said the government would instead implement programs providing direct subsidies to the poor, such as in the form of health and education allowances.

The latest study of the IMF reiterated its earlier suggestion for the Philippine government to keep the 12-percent VAT on oil, but make sure the proceeds were used to fund social services for the poor.

State of the nation: Prices, jobs and incomes

NO FREE LUNCH

Cielito F. Habito

PALACE SPOKESPERSONS TELL US THAT this year's State of the Nation Address (Sona) by the President will be a "no frills" speech that will confront the reality that we have problems to confront, and as always, problems on the economic front dominate the scene.

As I constantly assert, to most Filipinos, there are just three economic things that matter to the state of the Philippine economy, and these are—in order of importance according to the surveys—presyo (prices), hanapbuhay (jobs), and kita (incomes).

All the other economic statistics that the President may cite will be of secondary interest, as it is these three that directly impact on the lives of the common citizen. And if the President indeed intends to be truthful and forthright, she would acknowledge what many have called the "perfect storm" that has hit all of us, with a significant deterioration seen in all three essential measures. But more than that, indicators on the quality of life of Filipinos show a clear deterioration as well.

Record inflation

Filipinos need not be told that prices of virtually all basic commodities have risen at a pace faster than in the last 17 years. Our overall inflation rate is now well into the double digits, and the Bangko Sentral expects it to get worse before it gets better.

The sad reality is that the current round of inflation hits the poor even more severely than others, as the commodities that have had the steepest price increases are also the basic necessities, especially food, that figure dominantly in the daily budgets of poorer households.

To make things worse, the income of the average citizen does not only fall behind the rise in prices; in many cases, incomes have actually declined as a result of the slowing down of the economy. Consider the plight of the daily wage worker, who is able to find even less work now as people tighten their belts and significantly reduce their purchases of goods and services, production of which the jobs of the wage worker depend on.

Massive job losses

Equally disturbing, if not more so, is the fact that the economy actually saw a decline in jobs over the past year.

According to official labor and employment statistics, an estimated 168,000 jobs were lost in our economy between April 2007 and April 2008, with the industry sector actually losing 244,000. This happened even as the number of working-age Filipinos grew by another million or so.

Thus, almost three million Filipino workers are now without work, representing an even bigger percentage of the labor force (8 percent compared to 7.4 percent a year ago). On top of that, close to seven million of those who do have a job are not even able to earn enough to sustain their families, and are thus considered "underemployed" in the statistics. Their proportion over total employed workers has risen to almost 20 percent, from 19 percent last year.

A closer look at the employment statistics reveals how the worsening jobs picture reflects the general slowdown in the economy, particularly in the industry sector. Manufacturing lost about 188,000 jobs while construction lost about 9,000 jobs in the past year, which are also the two most job-rich sectors in the economy. It would appear that the seeming construction boom of last year, which was almost entirely due to an unusual spurt in government construction, has all but fizzled out.

Income slowdown

Gross domestic product (GDP), which has slowed down to a 5.2-percent growth from last year's 7 percent, measures the value of total domestic production in the economy. The other side of the coin is the total incomes generated in the course of production, which GDP also measures.

A closer look at the numbers shows that the slowdown happened all across the different production sectors, some more severe than others. Interestingly, the main exception has been utilities (primarily electricity and water), which sped up to 10.4 percent from last year's 4.4 percent.

As already indicated above, the slowdown has been most severe in the industry sector, particularly in manufacturing and construction. These two industries also happen to be the ones most directly tied to jobs of the poor, and hence the welfare of large numbers of Filipino families.

Our true state

With all of these, there is no surprise that recent data—all official government data—show declining school enrollment rates, more school dropouts, rising hunger, worsening health, declining peace and order, diminishing hope for the future, and more.

Economic statistics are useful, but ultimately it is the quality of Filipinos' lives that really matters. The statistics on both are disturbing. And we cannot simply blame external adverse global trends for these, because failures in our leadership and governance have clearly set us up to become even more vulnerable to these global problems than we need to be.

This is the true state of the nation. This is what we Filipinos must collectively work to change.

Comments welcome at [illegible]

Bangko Sentral sees July inflation hitting 12%

By Doris C. Dumlao

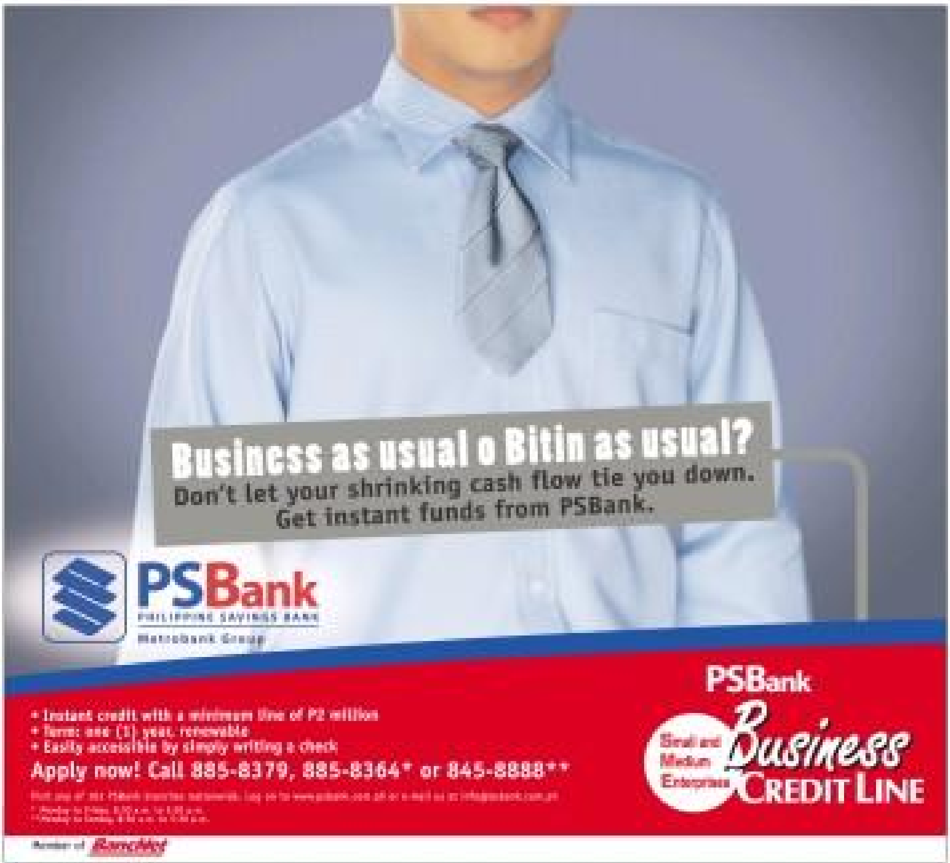
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Pampanga sugar firm to convert 35-ha property into 'modern city'

Cut in natgas royalties possible, solon says

With VAT suspension, savings to reach P2/kWh

RP food firms eye $8M in sales to Taipei



Coco oil refiners plan to import palm olein

Merrill Lynch ...

RP exports to Japan up 5% to $3.74B as of May

Imports grew at faster pace of 14.8% in first 5 mos

Brokers expect bear-market rally to continue this week

Federal Land to kickstart Fort Boni project in Q4

By Elizabeth Sanchez-Lazaro

FEDERAL LAND INC., THE property arm of Alfred George Ty, is embarking on a massive mixed-use development on its property in Fort Bonifacio in Taguig City as it makes a bold investment ahead of an expected correction in the real estate sector.

Federal Land president Alfred Ty said they were looking at launching the initial phase covering 1.5 hectares of a 27-hectare mixed-use development in Fort Bonifacio in the fourth quarter.

The initial phase will include a more than 60-storey five-star hotel with 400 rooms that is touted to be the tallest in the country. The hotel building with office space will rise on the 27-hectare complex owned jointly by Metropolitan Bank and Trust Co. (10.6 hectares) and the state-owned Bases Conversion and Development Authority (16 hectares).

"There will be a correction [in] the property segment coming from the crisis period in 1997 we've seen how it is. The market is always there. It's just a matter of coming up with the right product," Ty said.

The rest of the 27 hectares will feature a retail strip similar to Singapore's Orchard Road, and more office and residential developments.

A showroom for luxury car Lexus will also rise within the complex by the first quarter of 2009, touted as the first in the country that will showcase the full line-up of the luxury automobile maker.

Separately, Federal Land has also teamed up with Japan-based multinational firm Orix Corp. for The Grand Midori Makati, a P4-billion, high-end 2-tower condominium project along Legaspi St.

The Grand Midori will feature 622 units upon completion, with each tower standing 38 stories tall. The first tower will start construction next year and may likely be completed by 2012.

Units cost between P5.4 million and P15 million and range between 39 and 120 square meters.

Aussie firm says work on Masbate mine on schedule

By Rosnel W. Domingo

AUSTRALIAN FIRM CGA Mining Ltd. said key mill equipment needed for its Masbate gold project were expected to have been delivered on site within the next two weeks as development work progressed toward project commissioning in February.

CGA Mining said in a statement that two units of ball mills—refurbished in Cebu under supervision of an Australian contractor at a cost of $2.7 million (about P[illegible] million)—and most of their ancillary equipment shipped from Perth in Australia arrived in Masbate last week.

Remaining components for the ball mills—which are used to crush unrefined materials—are being fabricated and repaired while additional two mill motors have been ordered.

The company added that the $6-million (about P[illegible] million) refurbishment of a second-hand mill and related equipment has been completed in Canada and that these were expected to arrive in Masbate in early August.

CGA Mining said development work and construction of a gold-processing plant in Masbate were two weeks ahead of the latest schedule and "currently 65 percent complete, with engineering and design 89 percent complete."

The firm said it has also tapped contractors for the construction of an on-site power station, including the installation of five generator units with a combined capacity of 10 megawatts.

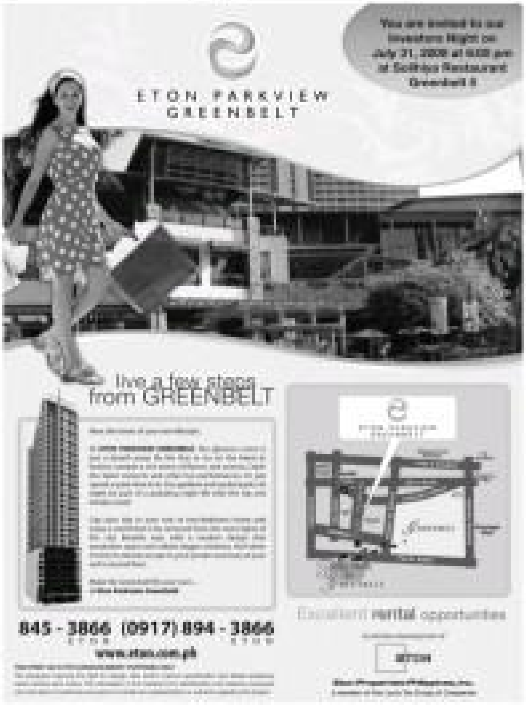
Philippine Stock Exchange

As of July 25, 2008

[illegible]

Maybank

[illegible]



Import bill seen rising by 10% yearly to 2010

CEB pursues Clark hub plan

Exports to grow by 7% in '09, 10% in 2010









Holcim pours ₱280M into concrete venture

Firm banks on new products to boost sales

US BPO firm to open facility in Makati

BIR seeks $1-M grant to hire legal eagles

Firm eyes wind, hydro projects





Notebooks that fit in envelopes



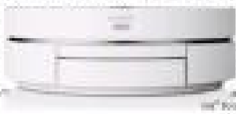


With new surveillance system, Motorola ratchets up security





PC now gets a place in the living room



Enjoy freedom at work with a Bluetooth headset



M5390 with A335 USB Bluetooth dongle



It's all about freedom

Sold by the millions

Multi-use device

Ideal

King of the headsets

A 'genius' at your beck and call

Programmable hot key

PenSuite



G-PEN 450

BUSINESS

Palay sector needs P21B for fertilizer next year

By Amy R. Remo

AGRICULTURE SECRETARY ARTHUR C. Yap said the local palay sector would need P21 billion for fertilizer alone to help ensure a bumper crop harvest in the dry season of 2009.

"That's the recommended spending we need to see to maximize yield per hectare (during the dry season)," Yap told reporters.

For this period, the Department of Agriculture is hoping for a record-high palay production of 8.5 million metric tons, a big jump from the estimated 7.2 million tons harvest in the 2008 dry season.

According to Yap, the P21-billion financing would be spent for the period's target planting area for palay of at least 1.8 million hectares. Ideally, each hectare would need at least six bags of fertilizer.

However, he said they were still studying how to fund the amount—how much should be the subsidy and how much should come from the market.

"We are working with the country's economic managers on a certain modality or program [for the fund requirement] that we expect to implement in the coming two months," he added.

Gov't targets harvest of 8.5 million tons

In particular, fertilizers have been a huge concern for Philippine farmers as prices of the farm input had more than doubled to at least P1,000 a bag from year-ago levels, significantly pushing production costs and largely cutting farmers' income.

In fact, Yap admitted that the continuous spikes in the prices of fertilizers could have an impact on the palay production output for the 2008 wet season.

"The high costs of fertilizers can cut production for the wet season, but to what level, that has yet to be studied. There is an impact at this point in time but I'm not ready to give the figures yet," he said.

For this period, the DA expects palay output to hit 10.5 million tons.

Yap added that the government was still in play for the wet season as technically planting was not yet over until Sept. 15. The DA is also still studying the impacts of its distribution of fertilizer discount coupons to farmers.

So far, the DA has given close to 3.8 million fertilizer discount coupons worth P547 million to farmers enabling to cover than 1.9 million hectares of rice farms for the main planting season.

The agriculture chief said the DA was also preparing for the dry crop as farmers are expected to begin planting for the dry season as early as October and November.

The DA is putting in a lot of efforts to be able to provide farmers sufficient water through rehabilitation and repair of irrigation facilities, better quality seeds and fertilizers in time for the dry season planting.

"In any self-sufficiency drive, it is during the dry season when we make the most significant gains, and not in the wet season when there are typhoons and calamity damages. In the wet season, our target is to increase volume by increasing the area planted to rice," Yap explained.

In the dry season, Yap said, the government increased volume by making use of technology and high-yield varieties.

BUSINESS Monday



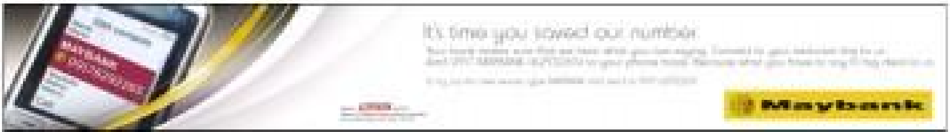
MUTUAL FUND 6-MONTH REPORT

Investors calmer in face of investment storm

'Every 10 years, there is a bull and a bear market. How long can bear markets last? Two years is already pretty long'

PERSONAL FINANCE







SCTEX PAVING THE WAY FOR A GOLDEN AGE

Now fully operational, the 94-kilometer Subic-Clark-Tarlac Expressway (SCTEX) is paving the way for a golden age in Central Luzon. With the Philippines' longest tollway finally open for commercial operations, motorists will now be able to travel the whole stretch from Subic to Tarlac in 65 minutes – a mere fraction of the previous travel time of three hours. The initial 58.5-kilometer Subic to Clark segment, as well as a portion of the Clark to Tarlac segment, was first opened in April 28. The opening of the entire Clark-Tarlac segment last July 25, 2008 now allows motorists going to the north to take the SCTEX via a seamless connection from the North Luzon Expressway (NLEX) and exit at Tarlac City.

Truly, this world-class infrastructure, which was built under the auspices of the state-owned Bases Conversion and Development Authority (BCDA), promises to benefit Filipinos in Central Luzon, and beyond.

THE ROAD TO PROGRESS

From poverty-reduction programs to mass-transit infrastructure, President Gloria Macapagal-Arroyo, has implemented several initiatives to push the Philippines further along the road to progress and prosperity. Truly, progress has been a consistent cornerstone of the Arroyo administration. And the SCTEX, which links the three main hubs of Central Luzon, is a cornerstone of that move towards progress.

A flagship project of the current administration, the construction of the SCTEX was started in 2005, in line with President Arroyo's 10 point action agenda. Apart from job creation initiatives, the construction of electricity and water infrastructure and the facilitation of development outside of Metro Manila, the ten-point program also aims to develop Subic and Clark as centers of excellence in services and logistics in South East Asia. Intent on fast-tracking the Philippines' path to global competitiveness, the highway was completed in just three years after construction started.

FULFILLING ITS POTENTIAL

With its world class facilities, a naturally deep seaport and strategic location as an international gateway, the Subic-Clark growth corridor possesses a lot of potential and promise for the region, and the country. By facilitating better and faster transport, the SCTEX will help ensure that the region fulfills its potential and makes the most out of existing resources like the Subic Bay Freeport Zone, and the Clark Freeport Zone. Already, companies such as Texas Instruments, Yokohama Tire Philippines, United Parcel Service, AOL Member Service Philippines, Cyber City Teleservices, Nidec Subic Philippines Corporation and Wistron Philippines have committed billions of dollars of investments in these zones. The BCDA, through the leadership of Chairman of the Board Aniceto R. Santos and President and CEO Narciso L. Abaya, is presiding over a development package that will ultimately converge with the rehabilitation of the Diosdado Macapagal International Airport (DMIA) in Clark and the development of the Subic Bay International Port. Truly, the SCTEX is just the first of many changes that are set to revolutionize the region.

A WORLD-CLASS HIGHWAY FOR WORLD-CLASS ASPIRATIONS

Japanese engineering and construction firms have worked to ensure that the 27.12 billion peso SCTEX meets international standards. Package 1, which comprised the 58.5-kilometer stretch from Subic to Clark was completed by a consortium composed of Kajima-Obayashi-JFE Engineering-Mitsubishi Heavy Industries Ltd. Meanwhile, Package 2, which runs the 43.27 length of Clark to Tarlac was built by the Hazama-Taisei-Nippon Steel consortium. The government of Japan, through the Japanese Bank for International Cooperation (JBIC), provided the loan to fund the project.

Designed for a maximum 100kph speed limit, the four-lane asphalt concrete highway has been built in accordance with global standards and boasts 11 interchanges, 33



MESSAGE

Heartfelt congratulations to the **Bases Conversion and Development Authority (BCDA)** for having completed the Subic-Clark-Tarlac Expressway (SCTEX) project.

In my 2007 State of the Nation Address, I promised the Filipino people various infrastructure projects that would serve as magnets for industry and investment. Among the projects I identified was a First World Road under the Luzon Urban Beltway-Super Regions program.

Today we celebrate the completion of the SCTEX, a 93.7-km First World Road.

The SCTEX would certainly improve and strengthen the country's global competitiveness because it will encourage investors to consider the Philippines as a high-priority investment destination. In the end, the influx of investors will create more jobs and ultimately improve the lives of our people.

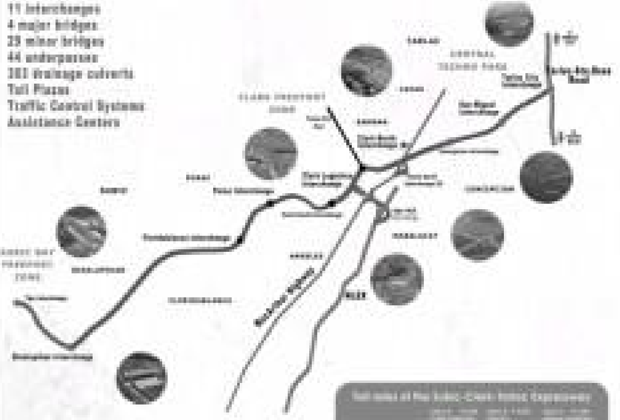
I laud the BCDA for its steadfast commitment in completing the entire 93.7-km stretch of the SCTEX within target, thus realizing my vision of building a prosperous future for the Filipino people.

More power and Mabuhay kayong lahat!

GLORIA MACAPAGAL-ARROYO

HIGHLIGHTS of the SCTEX

Features:
11 interchanges
4 major bridges
29 minor bridges
44 underpasses
383 drainage culverts
Toll Plazas
Traffic Control Systems
Assistance Centers



Operational by 2008
- Floridablanca Interchange
- Porac Interchange
- Clark South Interchange
- Clark North Interchange

Pending Fire Road

Toll rates of the Subic-Clark-Tarlac Expressway

	[illegible]	[illegible]	[illegible]
Tipo			
Dinalupihan	[illegible]	[illegible]	[illegible]
Floridablanca	[illegible]	[illegible]	[illegible]
Porac	[illegible]	[illegible]	[illegible]
Clark South	[illegible]	[illegible]	[illegible]
Clark Logistics	[illegible]	[illegible]	[illegible]
Clark North B	[illegible]	[illegible]	[illegible]
Clark North A	[illegible]	[illegible]	[illegible]
Concepcion	[illegible]	[illegible]	[illegible]
San Miguel	[illegible]	[illegible]	[illegible]
Tarlac	[illegible]	[illegible]	[illegible]

ADVISORY:
Service areas in SCTEX will be built soon. In the meantime, you may avail of service areas along MacArthur Highway, North Luzon Expressway (NLEX), Olongapo Gapan Road, and inside the Subic Bay Freeport Zone before entering the SCTEX.

BUSINESS Monday

Investors calmer ....

From page B2-1

rent growth in the first six months this year. Sison says investors are also going to special deposit accounts in banks, which offer guaranteed returns.

Philam, BPI and Sunlife Financial account for more than 50.8 percent of the mutual fund industry. As of July 23, Sunlife lost P2.4 billion from redemptions but gained P1.6 billion through sales. Most of the drop in the volume of its assets under management, however, is accounted for by market movement at P3.7 billion.

"I think people don't want to take their money out when the fund is losing. That's a sure way to lose money. They are probably realizing that this is a long-term investment," Flores says.

But, Sison and Flores will not say when the market will become upbeat again, but all say those who stay calm will be rewarded. Philam and BPI, in fact, will launch more funds in the coming months, and Sison believes that the variety of funds will continue to grow to give Filipino investors a more interesting basis to choose from.

"In every 10 years, there is a bull and a bear market. How long bear markets can last? Two years is already pretty long," Sison says.

"The industry will continue to drive savings. This is liquid, you can get professionals to manage your money. The industry will soon be offering various kinds of funds, from global funds to commodities and other types," she says.

So far as the industry is concerned, the race may be for the swift, but sometimes, what really matters is finishing the race.

Moscow is world's most expensive city for expats, says study



LONDON—MOSCOW is still world's most expensive city for company, while Tokyo has slipped London to move into second place, according to a global cost of living survey published last week.

The study takes New York as the base measure for prices, comparing over 200 items, including housing, transport, food, clothing, household goods and entertainment, in 143 cities across the globe.

Europe and Asia dominate the top 10 in the study by British-based consultancy Tom Mercer, while the Paraguayan capital Asuncion is the least expensive for the ninth straight year.

The weakening dollar has a key impact on costs for expatriate staff, making American cities now comparatively cheap for executives while US executives sent abroad by their firms face huge bills in dollar terms.

"Moscow's position as the most expensive place for expatriate living has been strengthened by the appreciation of the ruble against the US dollar and ... rising accommodation costs," said Mercer research head Yvonne Traber.

"Although the traditionally expensive cities of western Europe and Asia still feature in the top 20, cities in eastern Europe, Brazil and India are creeping up the list," she added.

The Russian capital is the world's most expensive city for the third straight year, with a cup of coffee in a Moscow cafe priced at $10.40 (6.60 euros) including service.

Other Asian cities in the top 10 include Seoul in fifth and Hong Kong in sixth. Osaka is just outside the top 10 in number 11.

North America is the place to go for cheap living: New York is the only city to feature in this year's top 30 in 22nd place, dropping seven places on its 2007 ranking.

"On the bright side, the US dollar's loss of value may seem to attract globally mobile executives to business centres such as New York, Chicago and Los Angeles," said Traber.

"The difference in cost of living can be significant, particularly for those executives with families," she added.

In the Middle East, Tel Aviv remains the most expensive city in 14th place, while Dubai and Abu Dhabi have dropped to 52 and 60 respectively, mainly due to their currency being pegged to the US dollar. AFP

bridges, 303 drainage culverts, 44 underpasses as well as a state-of-the-art flood control system. A computerized toll collection system and 24-hour roadside assistance program is being implemented for users' convenience.

To facilitate easier access to and from the SCTEX, the Clark South Interchange is currently being constructed. This will provide entry and exit points within the Clark Freeport Zone to the SCTEX. Meanwhile, the Porac Pira access road will provide a second access point from Clark leading to the SCTEX via Clark North III interchange. Both of these constructions are expected to be finished by June 2009 and December 2008, respectively. Additional interchanges at Floridablanca and Porac are also in the works, and will be completed in the first half of 2009.

FAST-TRACKING THE BENEFITS

The SCTEX is expected to revolutionize the way business and leisure is conducted in the region. Built to serve the needs of motorists, tourists, commuters and the region's residents and businessmen, the state-of-the-art highway supports Central Luzon's evolution into a major multi-modal transshipment hub in Asia.

As the shortest, most direct and most efficient link connecting the Subic Bay Freeport Zone in Zambales, the Clark Freeport Zone in Pampanga and the Central Techno Park in Tarlac, the SCTEX will drive the region's economic development. Residents, traders and businessmen in the region can look forward to greater opportunities for investment, trade and employment. Investors will have the impetus to start new businesses, establish residential areas and develop new tourism sites. And since Subic and Clark are international gateways, goods and services can now be imported and exported to the rest of Asia with more efficiency and less cost than any other region in the country. Mr. Aliaga, for his part, is looking forward to seeing the benefits to Filipinos in the region, and beyond. "We hope that people looking for jobs, including those from Metro Manila, will find them here in Central Luzon. Indirectly, we should help in decongesting Manila."

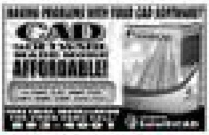
Filipinos in the hundreds of thousands have already started taking full advantage of the SCTEX, which cuts down travel time from Subic to Tarlac to a mere 60 minutes, Clark to Subic to 40 minutes and Clark to Tarlac to just 25 minutes. From the North Luzon Expressway (NLEX) in Balintawak, travel time to Subic has been reduced to one hour and a half. Motorists can also use the SCTEX to speed up their trip to Nueva Ecija, Pangasinan, Baguio, La Union and Ilocos.

Aside from a comfortable and pleasant driving experience, motorists can also look forward to reduced costs on vehicle maintenance thanks to the state-of-the-art roads, as well as savings on fuel consumption.

The toll fees, which have been approved by the Toll Regulatory Board (TRB) are: Php 2 per kilometer for Class A vehicles, Php 4 per kilometer for Class B vehicles and Php 6 per kilometer for Class C vehicles. Class A vehicles traveling the full length of the SCTEX from Subic to Tarlac will pay the maximum Php 191 toll fee.

THE CULMINATION OF A VISION

What started as a vision for a progressive future is now a reality. With the SCTEX, President Arroyo has delivered on a promise she made in both her 2006 and 2007 State of the Nation Address to build infrastructure projects that would serve as magnets for industry and investment, and help the Philippines be economically competitive on a global level. And with more in development projects in the pipeline, Filipinos can look forward to more prosperity and progress in the future.



BUSINESS Monday

Juan de la Cruz's fuel-adjusted buying

'Customers are purchasing lower-priced laundry soap, lower-priced shampoo, and using less fabric softener for their clothes, for example. Customers are likewise downtrading to smaller sizes in the shampoo, conditioner and detergent categories'





Downtrading noted

Shopwise



Juan de la Cruz's fuel-adjusted buying

Robinsons Supermarket

> 'Basic goods and essential items are more of the priority now—rice, coffee, sugar, milk, noodles, etc. Lesser impulse items are being sold'

Handyman Do it Best/True Value

> 'An upward trend can be seen in the sales of products that promise to save fuel, electricity or water. Products such as energy saving lamps, electricity savers, water filters and insulation foams'

Corruption-free ODA program: A national priority

MAPping the Future

Albert del Rosario





Features in Brief

Perks for the affluent

AMERICAN EXPRESS PESO PLATINUM CARDMEMBERS who purchased their sets on 0-percent installment at a three-day 72 sale organized by the company in partnership with selected Manson outlets received discounts of up to 40 percent. Free giveaways and extra membership points.

The 3-Day Special Sale is one of the regular marketing promos of American Express Peso Platinum in partnership with major appliance stores and retail merchants. During the three-day sale, perks and discounts are extended to those who make purchases on 0-percent installment basis as well as those who use other modes of payments.

Peso Platinum Cardmembers had the option of selecting of no extra charge from installment periods that ranged from three, six or 12 months. In addition, they enjoyed discounts that varied according to 75 models.

Victorinox joins "Corporate Giveaways 2008"

VICTORINOX participates in this year's "Corporate Giveaways 2008," an annual buyer's show on business gifts, premiums, promotional ideas and merchandise incentives. The Victorinox booth will be at booth 161, to be held at the World Trade Center, Metro Manila from July 31 to August 2, 2008.

During the three-day event, Victorinox will display a whole range of products from which the discerning entrepreneur can choose. Several new Victorinox models will be showcased, like the SwissFlash with 1G & 2G memory capacity and the Classic Alox—the Swiss knife that comes in blue, green, orange, hot pink and silver colors.

Ways to help retain employees

By Rachel Marie L. Carbonell
Contributor

Workplace Wisdom

IN A HIGHLY COMPETITIVE job market, retaining critical talent has become a vision for many organizations. Strategies can be copied. Technology can be quickly outdated. Human capital is getting to be the real currency of the new economy. Losing one's key talent, especially to competitors, means losing valuable knowledge and ultimately the prime source of competitive advantage.

Many organizations have the mistaken notion that in order to retain employees, we need to keep paying them more and more. Although it is certainly important, our study of 1,678 employees from 60 Philippine organizations showed that there are other factors that will keep employees in one's organization. Specifically, employee retention appears to be predicted most by: The quality of vision/strategy from senior management, opportunities for growth and advancement, absence of internal politics/bureaucracy, amount of job stress and level of job challenge. What do the results mean then for Philippine organizations? Based on the study, here are some ways organizations and leaders can take to retain their employees.

Select the right people

Basic to retaining employees is ensuring that managers and organizations select individuals who fit the requirements of the job and the organization's culture. A better fit reduces the probability that individuals get dissatisfied and thus lowers turnover rates.

Communicate organization vision and strategies

Clear vision and strategy seemed more important to the Filipino worker than to workers globally. Having a clear vision and strategy implies a certain level of stability. To the Filipino worker, who has experienced all sorts of political and economic instabilities, communicating a company's clear direction can indeed be very reassuring. Top management, then, must communicate a vision accompanied by strategies that inspire individuals and clarify expectations to communicate organizational stability in terms of direction and progress, despite external as well as internal changes.

Enhance leadership skills

Consistent with what employees worldwide consider important, cooperation and trust, and relationship with the boss were deemed highly relevant. This suggests the need for effective leadership skills. Managers play an important role in retaining employees by their understanding their need. Keeping lines of communication open is also important to avoiding if there are any sources of dissatisfaction or dissensions. Thus, people management skills are also important to ensure good relationships between leaders and subordinates.

> Select right people.
>
> Communicate organization vision and strategies.
>
> Enhance leadership skills.
>
> Ensure competitive compensation and benefits.
>
> Provide mechanisms for employee growth and development.
>
> Reward performance.
>
> Develop and communicate retention programs.

Ensure competitive compensation and benefits

The results suggest that compensation is still an important reason for why people stay or leave. Thus, organizations in the Philippines should ensure the competitiveness and quality of their compensation, benefits and special perks as a means for improving retention.

Provide for mechanisms for employee growth and development

Organizations must respond to employees' desire for growth and advancement opportunities. They can introduce enhanced training and development programs, succession management systems and other approaches for investing in their employees. Communicating plans for developing people is also important. Lack of transparency on growth opportunities that the company can offer stimulates individuals to consider other alternatives that offer them concrete signs of progress in relation to their career and personal goals.

Reward performance

High performers tend to stay in organizations that encourage, rigorously measure and reward performance excellence. Therefore, performance management appears to be important as any other system to drive retention.

Develop and communicate retention programs

Although the results may guide organizations in developing their own retention programs, a one-size-fits-all approach may not be effective because of differences in organizations. Conducting retention studies is important to customize programs to the specific needs of one's employees. Finally, all these retention efforts will be for naught if employees do not know about them. After all, the key to retaining employees is for them to know that their organization is concerned about and willing to address their needs.

(The author is the director for operations in Celebrity Fitness, Indonesia. This article is an abridged version of a study conducted in partnership with SHAMP and is featured in the theme OBD's book, Leading Philippine Organizations in a Changing World. Ateneo CORD is currently conducting a follow-up study of retention among IT professionals. Those who would like to participate in the study can e-mail [illegible].)

Cruising . . .

From page B3-4

travel trade partner in the Philippines. It will also provide a more user-friendly and seamless system for booking cabins for our business partners," Star Cruises senior vice president for sales and marketing Michael Goh says.

Pinoys get hang of it

Pajarud says Star Cruises' sales to the Philippines have always exceeded 10 percent each year whether or not the domestic economy is doing well. Last year, its sales out of the country surged by 16 percent—more than double the reported domestic economic growth of 7.2 percent. Despite the US-led global slowdown this year and the pinch from rising food and fuel prices, sales have gone up by 13 percent, already exceeding the target set for the Philippines.

"We're not upscale but neither are we low scale. We're on the middle so our market is steady. We're heavy on incentives and family travel," Pajarud says.

The "incentive" market refers to corporations like pharmaceutical companies that offer holiday cruises to their top producing agents or other stakeholders. This corporate market would comprise a hefty 45 percent of Star Cruises' total sales. Sometimes, companies also book cruises for product launches.

Family travel accounts for about 55 percent while the remainder will comprise singles and honeymooners.

School holidays, such as during the March-May summer season as well as in December or during the Christmas season, are the peak sales period for family travel. Business for the rest of the year is usually supported by honeymooners and [corporate] incentives," Pajarud says.

Star Cruises is also aided by the entry of budget carriers which make travel within Asia more affordable.

"Actually, we complement land tours and we also complement air travel. We don't compete with them because for passengers to go on a cruise, they have to take the flight from Singapore, Hong Kong or Malaysia," Pajarud says.

She points out that cruise business in the Philippines is doing well because Star Cruises had broadened its market base with the offering of Asian packages. A mid-class four-day, three-night cruise with flight from Manila to specified ports such as Hong Kong, for instance, costs about P40,000 all-in. This will already ensure visits to three countries. The accommodation for this package, however, will be an inside stateroom bereft of ocean view.

A higher-end Asian package which will give the guest an ocean-view suite, will be worth around $3,000 to $3,500.

Cruises outside Asia operated by Star Cruises' affiliate Norwegian Cruise Line, on the other hand, will cost about $1,500, excluding flights to the port terminal.

Why are cruise packages more affordable now?

"Our ports within Asia are cheaper. And then, of course, the dollars the passengers would pay is also cheaper so there's now a middle market. This created a new market segment for cruising," she says.

Pajarud says even the affluent people sometimes choose to avail of mid-class packages to be able to bring more people, such as the household helpers, the yaya and the drivers.

Based on a study conducted in 2007 by the Florida-Caribbean Cruise Association, the cruise sector is one of the travel industry's runaway success stories, with 12.6 million passengers carried on a cruise worldwide last year. Globally, the sector has enjoyed an average annual passenger growth rate of 8 percent per annum, which is outpaced by the growth by the burgeoning Philippine market.

"Even when the economy is bad, our sales constantly increase. The more problems Filipinos encounter, the more they tend to get out and enjoy. I think the reason why Filipinos look very young is we know how to handle our stress and we know how to enjoy," Pajarud says.

Mapping the Future

From page B3-3

than 30 percent or 5 million Filipino families who live below the poverty line. While good governance reforms as envisaged by programs such as the Millennium Challenge Account of the United States are vital, their full realization may take many years.

The Filipino people should not be made to endure such a long wait. We call on our foreign development cooperation partners, therefore, to then as well as to focus their humanitarian, social relief, livelihood promotion and income generation projects and programs on our poor and disadvantaged sectors. To achieve this objective, working with civil society and Filipinos abroad should be expanded to optimize the efficient, fast, targeted and transparent delivery of assistance. With their low administrative costs, real-world experience, established grassroots networks, and civic spirit and commitment, these nongovernmental participants can be highly effective development partners.

We affirm that Philippine civil society and the overseas Filipino community are prepared to take up this challenge. We stand ready for a deeper engagement with our foreign friends in advancing the welfare of our countrymen.

(The article reflects the personal opinion of the author and does not reflect the official stand of the Management Association of the Philippines. The author is chair of Sycip Gorres Velayo & Co. Feedback at [illegible]. For previous articles, please visit <map.org.ph>.)



BUSINESS Monday

Cruising in good times or bad

By Doris C. Dumlao

GONE ARE THE DAYS WHEN only the affluent can afford to sail away for the holidays. With the entry of cruise operators to booming Asia and the rise of low-cost airlines, more Filipinos are now snapping up mid-budget Asian cruise packages typically worth about P40,000 per person.

Asia-Pacific's cruise line Star Cruises has reported a consistent double-digit growth in sales from the Philippines since it started offering cruise packages here at the turn of the decade. With the availability of cruise packages—closer to home and are thus also more affordable—the company has captured a leisure travel market that has so far turned out to be resilient even to deferment in the economic cycle.

The favorite Asian destinations among Filipino cruisers at present are Hong Kong and Singapore. For instance, some overseas Filipinos based in Europe and the United States, who couldn't immediately bring their spouses, parents or children for a visit due to the difficulty of getting visas from the west, book cruise packages for them instead.

And to cope with the growing volume of business, Star Cruises recently had to upgrade the technology for its selling platform. Whereas travel sales agents previously had to go through Star Cruises' regional office in Malaysia to book for clients, it recently hooked up with global travel solutions provider Amadeus to simplify and speed up the reservation process.



"This is a landmark venture but eventually Star Cruises hopes to open up the system to the whole network. The first one to adopt it was Europe, in London; then Australia is also using it," says Star Cruises second VP for sales Mathew Ngiam.

This means that preferred travel agencies will be given direct access to Star Cruises' inventory through Amadeus Cruise, an advanced, browser-based solution offering real-time information. The agents can immediately view the deck plans, cabin photos and comparison of fares per cabin category for each cruise voyage.

Initially, three Star Pure will be sourced to the Philippine market: The SuperStar Virgo, SuperStar Libra and SuperStar Aquarius. Operating cruises to over 200 destinations, Star Cruises together with Norwegian Cruise Line is a global cruise brand and is currently the world's third largest cruise operator with a combined fleet of 20 ships in service.

"The agreement with Amadeus will complement our ongoing sales and marketing activities, enhance connectivity and widen the reach with the

CRUISING B3-2

LIFESTYLE Arts & Books

José Garcia Villa's poetry now part of Penguin Classics



Perhaps our most original poet ever, he is celebrated with a new collection of his luminous body of works

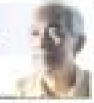
100 Kwentong Peyups



Heritage questions answered

PRIDE OF PLACE

Augusto F. Villalon



Coverage

Islam

Spanish fortifications

Antiques



PROPER care and maintenance of Boljoon Church in Cebu is under professional guidance by the National Commission for Culture and the Arts



JUNK or heritage?

The art of *distortion*

Gary C. Devilles
Contributor



"STRIPES & Cones," by Patsy del Rosario

Jose Garcia Villa's . . .

From page

LASCANO FAMILY

The power of 3 in one exhibit

By Reuben Ramas Cañete
Contributor



"WATER dance," by Rico Lascano

Artistic trio

Nothing like 'Mano Po'

David Henry Hwang's Obie-winning play 'The Golden Child' comes to Manila





Third story

Beautiful sets

Simultaneous runs

Adolescent pianist in MCO series



LORENZO B. MEDEL

JOEY Samson for Bench



Rajo Laurel, Joey Samson and Arcy Gayatin step up to the challenge of transforming active clothes into glam wear

ARCY Gayatin for Marks & Spencer



Photography Bo Mariano Pugs and Roy Macas. Styling editor Apples Aberin-Sadhwani. Makeup by L'Oreal Paris. Hair Jeffrey Condes (Bench/Fix Salon Festival Mall), Danilo T. Espiritu Santo Jr. (Aberin Palconi III Salon Professionnel) and Raymond Rojo (L'Oreal Technical Artist), all for L'Oreal Professionnel. Models Brent Javier and Jolle [illegible] of Professional Models Association of the Philippines, and Rhinda. Shot on location at Rizal Memorial Stadium

Three designers, one mission

By Irene C. Perez

RAJO LAUREL IS, FASHION-wise, a household name. The seasoned designer's works are objects of desire, with posh celebrities, society princesses, brides and debutantes aching to wear his creations.

For someone who has made "couture" mall from linen to wedding cakes, and turned rags into "it" bags, Laurel seems to have the golden touch. So we offer him a new challenge for the upcoming Inquirer Fitness.Fashion.Lifestyle series of shows: Transform active clothes into glam wear.

"Sportswear is something new to me, I'm used to doing suits, evening wear, gowns," he says. "For the fashion show I am doing very hip sportswear."

Laurel goes urban chic by reconstructing handpicked items from the Aigle and Oxbow brands, throwing in some of his own items and mixing them to create fun but still elegant casual ensembles.

"It's like this: There's a triangle with Aigle, Oxbow and Rajo in the three corners, then I make sure we all meet in the middle," he explains.

Instead of glaring brights and soft pastels, he opts for warm earth tones to imbibe the outdoors. Lots of browns, citrus, green, beige and khakis define this fashion and fitness merger.

For this shoot, Laurel dressed up model [illegible] in a chocolate-brown printed string bikini and khaki cargo men's shorts from Aigle. A dark brown reconstructed winter jacket from The North Face adds a warm and quirky surprise.

Accessories are minimal—a moss-green belt and sweater from Oxbow, while sunny-yellow wellies with sunflower prints from Aigle lend a burst of cheerful color.

Laurel says he made sure all the items are wearable, either together or as individual pieces.

"They can be used for hiking or camping. I see them being worn while you're trekking in the Banaue Rice Terraces, then you can go swimming or surfing in La Union afterward."

In lieu of kitschy sequins, beads and feathers, Laurel uses more utilitarian accents like zippers from Oxbow and bungee rope as brooches.

Would this designer be interested in designing for a sports outfit?

"Of course, that would be very interesting," he says with a smile.

Fun and functional

Joey Samson's collection is best described in three words: fun, young and functional.

The avant-garde designer, known for his well-constructed tailored pieces and his ability to transform difficult fabrics into easy-to-wear feminine numbers, gives the popular local brand Bench a more fashionable twist.



RAJO Laurel for Aigle and Oxbow

"I've worked with Bench before and now I want to inject a different approach into this new project—something very wearable but I want to add a certain fitness look," he says.

Samson's Inquirer Fitness.Fashion collection offers black and white with a tinge of red as accent color.

"The clothes will have Japanese aesthetics. I'm taking inspiration from Japanese designers like Yohji Yamamoto and Junya Watanabe."

But none of last season's kimono tops, and more of oversized shirts and tight pants with unusual waistlines. Enough of the low-waist trend, he says.

"I got a pair of Bench pants and remixed it. I want a just-pulled-off-the-closet-and-randomly-put-together look."

Samson will be using Bench shoes and bags as accessories, and smooth hair and light makeup for the show.

"I don't want anything contrived. The keyword is clean and minimal."

In other words, definitely nothing too organized for this young designer who wants his clothes light on the skin, including the wide-legged, fully sequined pants that he says anyone could wear. And we are looking forward to the crowdfest denim bodysuit for his model, swimmer Enching Bas.

Any tips on how to dress up everyday workout wear?

"Try incorporating a tuxed, one tshirt, black lace, a sweater or jacket. Don't be afraid to add a bit of color. For Filipinamin, it's women or fatigue. Invest in classic pieces that you can work around with and that won't just stay in the back of your closet."

Practical pieces

You have to give credit to designer Arcy Gayatin for exceedingly becoming very well here to work with a woman's body and taking an early morning flight from Cebu just for this shoot.

"I want to give women the freedom to move around," the Cebuana says of her pieces for the Inquirer Fitness.Fashion show. "The clothes have relevance. They are practical and functional."

With Gayatin, it's all about details, details, details. Her clothes remain pretty and simple without comprising style. She is known for smart and classy silhouettes and premium cuts and ensembles—still figure-friendly but never boring.

Marks and & Spencer gave Arcy the green light to tweak and tinker with the brand's clothes for her collection.

"I took a Marks & Spencer camisole and embellished it to go with my skirt," she says.

She also put floral appliqués on a rather plain spaghetti-strap tank and matched it with a soft black skirt draped with a silver drop sash. The result: a flowy and fluid number, elegant but with a punch.

Gayatin takes modern dance as another inspiration. "I want something like Isadora Martha Graham." So, for this collection, she worked with solid colors like champagne, black, white, metallics, silver grey. Her pairings are relaxed and smooth; even the hair and makeup are fresh and minimal.

The shift to sports, says Gayatin, is a challenge. "But I'm lucky I've worked with jersey and stretch fabrics for the longest time. I think activewear can really be fashionable."

Her tips on how to add oomph to your normal workout clothes:

- Layer. Marks and Spencer's camisoles have all the right colors and are great for layering.
- Add a splash of metallic fabric to your basic sports wardrobe.
- Tired of boring sneakers? Try patent leather.
- Don a tank top and retro-print shorts instead of the usual running shorts and-shirt combo.

"I like clothes that make it easy for the woman. We have enough to deal with," she says.

Cebu is sure lucky to have Gayatin. Her ready-to-wear line is sold in S Manila at the Filipino Designer Wing of Greenbelt 5, Makati.

The Inquirer Lifestyle Fitness.Fashion is sponsored by Samsung, HSBC, The Peninsula Manila, Rajo Laurel, Speedo, Puma, Nike, Bench, Nike Golf, Marks & Spencer, Adidas, Aigle, Oxbow, Swatch and Fitted.

ENTERTAINMENT

Editor: Emmie G. Velarde

IN THIS ISSUE



VICTORY IN H'WOOD



'MISS SAIGON' FOR 'WEST SIDE'

EXPECT ONE 'LOUD' SHOW



Did You Know...

Guy Ritchie says marriage to Madonna is 'fine'

SAN DIEGO, CA—FILM Director Guy Ritchie broke his silence on Friday over rumors that his marriage to Madonna is on the rocks, telling People magazine it was "fine."

"My marriage is fine as far as I'm aware of," the British director was quoted as telling People in an interview. *Reuters*

At the Cinemas

GLORIETTA 1	1 MEET DAVE	2 THE DARK KNIGHT	3 PROM NIGHT	4 THE DARK KNIGHT
GLORIETTA 4	1 MEET DAVE	2 PROM NIGHT	3 THE DARK KNIGHT	
	4 MAMMA MIA	5 THE FLOOD	6 YOU DON'T MESS WITH THE ZOHAN	7 THE DARK KNIGHT
GREENBELT 1	1 MEET DAVE	2 THE DARK KNIGHT		
GREENBELT 3	1 YOU DON'T MESS WITH THE ZOHAN	2 THE DARK KNIGHT		
	3 MAMMA MIA	4 THE BANK JOB	5 MEET DAVE	
ALABANG TOWN CENTER	1 THE DARK KNIGHT	2 MEET DAVE		
	3 PROM NIGHT	4 THE BANK JOB	5 YOU DON'T MESS WITH THE ZOHAN	
AYALA CENTER CEBU	1 THE DARK KNIGHT	2 MEET DAVE	3 PROM NIGHT	4 THE BANK JOB
MARKET! MARKET!	1 THE DARK KNIGHT	2 YOU DON'T MESS WITH THE ZOHAN		
	3 THE BANK JOB	4 PROM NIGHT	5 MEET DAVE	
TRINOMA	1 THE FLOOD	2 MAMMA MIA	3 PROM NIGHT	4 THE BANK JOB
	5 MEET DAVE	6 YOU DON'T MESS WITH THE ZOHAN	7 THE DARK KNIGHT	

At the Malls

Glorietta	PHILIPPINE RETAILERS ASSOCIATION JOB FAIR
Greenbelt	
Alabang Town Center	
Ayala Center Cebu	
Market! Market!	
Onstage	
Ayala Museum	
TriNoma	



FORMER winners from RP, Aria Clemente (left) and Jed Madela, performed at this year's "Hollywood Olympics." Jed also served as one of the judges.

New WCOPA grand champ

CATHERINE LORIA IS THE NEW JUNIOR Grand Champion Performer of the World.

Loria repeated Aria Clemente's feat last year in the just-concluded 2008 World Championships of Performing Arts (WCOPA) in Los Angeles. The awards night was held at the Westin Bonaventure Hotel on Friday (Saturday in Manila).

Loria, 13, from Tiaong, Quezon, sang R. Kelly's "I Believe I Can Fly" in the final round, beating two other junior vocal contestants from the Philippines, Tippy Dos Santos and Rachel Rocero; New Zealand's Courtney Mary Jansen and Ukraine's Oleksandr Chernicka.

Another Philippine representative, Marielle Corpus, made it to the final round of the talent competition also dubbed "Hollywood Olympics."

Jamaica's Andrew Clarke is this year's Senior Grand Champion Performer of the World, beating participants from over 40 countries.

Jed Madela and Clemente, Grand Champion Performers in 2005 and 2007, respectively, performed during the competition. Madela was also one of this year's judges.

'Loud' rock...

From page D4

ayes.

You once said that not winning "Idol" gave you more credibility as a rocker. Do you still believe that?

It just worked out better for me because I've been in a band all my life. For me, it was never interesting to be a solo artist. That was never the route I wanted to take.

You were able to go home to your family in May. How often do you see them and how do you spend time with each other? How have your wife and kids adjusted to your rock-star lifestyle?

They're mostly at home but there are times when it works out in the summertime. Yeah, we just had a month-and-a-half break to be able to stay home. I also got to see them last week.

Has the record label (RCA) taken the band in the direction you've envisioned for yourself? What areas of your career do you think still needs improvement?

So far the label has been very supportive of everything we've turned in. We'll see what happens with the next record. But we're very proud of the last one, and what we're working on now.

What's the most memorable experience you've had since touring in 2007?

There's been a lot... We went on tour with Bon Jovi, Nickelback, and we did our own tour. It's all been a great ride for us... One good thing after another...

What was it like to tour with Bon Jovi?

Singing with Jon Bon Jovi every night was definitely cool for me... We played "Blaze of Glory" every night... It was so cool.

You have four stops in Asia in July. What can fans expect from the shows?

We're gonna give them everything we give our US fans... Just a loud rock show... Never a dull moment.

Kapuso and Kapamilya stars in one fashion event

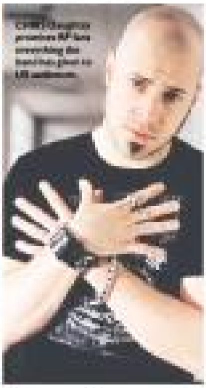
Dolly Wood



Dolly Anne Carvajal

Guess who this young star/maid torturer is?





'Loud' rock from Chris

By Pocholo Concepcion

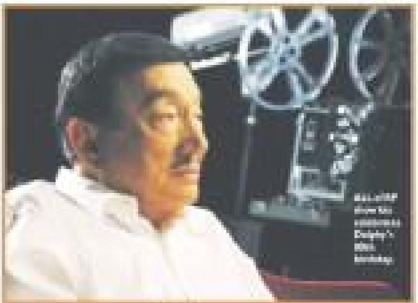
Take Five

ENTERTAINMENT

Tondo immersion for Ryan

DID YOU KNOW...



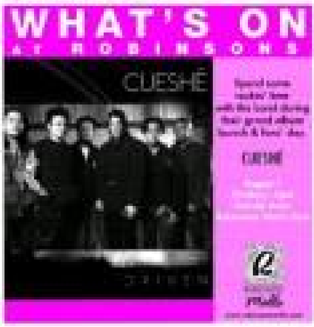


Man of the moment

Sharon, Vi to team up on big screen

CHEER FACTOR





How animated features and musicals are faring

Now being written is a new opera based on the original short story of ... 'Brokeback Mountain'

VIEWFINDER



Nestor U. Torre

Banner year



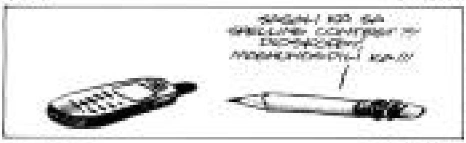
Comic Relief

GARFIELD





TULDOK



PUGAD BABOY



DIVINE COMEDY

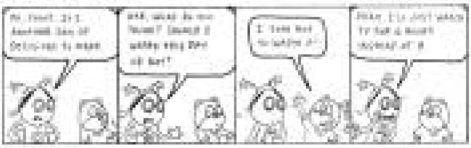




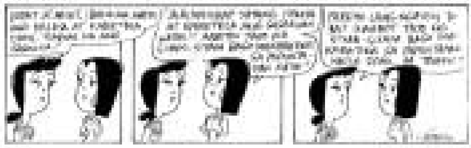


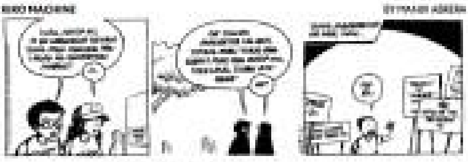
BABY BLUES





LOVEKNOTS

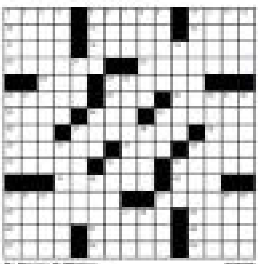


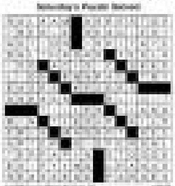




DAILY CROSSWORD

ACROSS





DOWN

HOROSCOPE

BY FRANCIS DRAKE

CONCEPTIS SU DOKU

Conceptis Sudoku

3		7				6		8
		5	7	1	8	4		
			6		2			
	4	2				7	8	
	7			5			4	
	5	6				2	3	
			9		6			
		4	8	7	3	9		
6		8				3		4

Difficulty Level ★

HOW TO PLAY SU DOKU

Answer to previous puzzle

'Chuck': Prescriptive, danger-free espionage



How animated...

Hellboy 2

"Megathirty"

Inquirer in Education

Lesson plan on advertising in the animal world submitted by science teacher Lara B. Dizon is laptop winner for month of July. /F4

LEARNING

Editor: Chelo Banal Formoso

The Upcat: 15 ways parents can help

By Rossana Llenado
Contributor

EVERY YEAR FOR THE past 13 years, I have been speaking to parents to help them understand what their children go through in preparation for the Upcat and other entrance exams, giving them advice on what they can do to help kids perform well.

The college entrance exam may be the most important test a person will take. The bar or board exams may be taken again if one fails, but Upcat or the entrance tests of the other top universities can only be taken once.

Some parents think that a child who enrolled in a top school from pre-school to high school will automatically be admitted in its college. Wrong. Sometimes, only 60 percent of a school's graduating class get into the college.

Top schools accept only the best in the whole country regardless of which high school they came from. The selection is based in large part on the entrance exam.

Parents who prioritize education provide ample guidance to their children in preparing for the entrance exams. The results of these exams will more or less determine the road their children will take.

Family support is very important. Show your child that the exam is important to the entire family so it will become important to him/her as well.

What can parents do?

1 The power of prayer [illegible]

2 Prioritize college entrance exam over other activities. The college entrance exam can only be taken once.

THE UPCAT/F3



Upcat Q & A



Who may take the University of the Philippines College Admission Test (Upcat)?

All applicants for admission to UP who are high school seniors expecting to graduate at the end of school year 2008-2009 or are high school graduates who have not enrolled or are not currently enrolled in any school and have not taken the Upcat before.

Can students who did not graduate from regular high school but have passed the Philippine Educational Placement Test (PEPT) for college admission take the Upcat?

Yes, graduates of DepEd accredited schools and those who have been declared eligible for college admission after passing the PEPT are eligible to take the Upcat as long as they have gone through the application process.

How much does it cost to take the Upcat?

The Upcat application fee, which is nonrefundable by the way, is P450 for Filipinos with annual gross family income of more than P100,000 and resident foreign applicants studying in the Philippines.

Are there exemptions to this fee?

Yes, you don't have to pay it if your family's annual gross income is P100,000 or less (present 2007 ITRs of earning members of the family or BIR Certification of Exemption). If you're among the top 10 graduates of your high school or among the top 10 students graduating in the end of SY 2007-2008, you also don't have to pay the fee. Ask your high school principal to certify this.

What should my high school grade be to qualify to take the Upcat?

There is NO minimum high school grade requirement in taking the Upcat.

How long is the Upcat?

It is a five-hour test, so bring something to eat and drink.

Is the Upcat in English?

It uses both English and Filipino.

What is the Upcat designed to measure?

The UPCAT is supposed to measure English proficiency and reading comprehension through the Verbal Test (VT) and knowledge in mathematics and science through the Quantitative Test (QT).

When is the Upcat this year?

You either take it on Saturday, Aug. 2, or Sunday, Aug. 3, at the UP campus designated in your permit.

If I fail the Upcat, can I take it again?

Sorry, the Upcat is a make-or-break test. It can be taken only once.

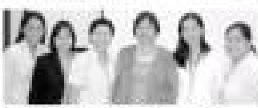
Playgrounds for the MIND

UST holds welcome walk for freshmen

THE UNIVERSITY of Santo Tomas (UST) held the traditional Thomasian Welcome Walk (TWW) at the UST Grounds. The walk aims to instill a sense of pride and belonging among freshmen. The TWW is designed to make incoming freshmen realize that they now walk in the same halls of higher learning as illustrious alumni of the university. Highlights of the event were the Eucharistic Celebration and the passing through the Arch of the Centuries, the original entrance to the university when the campus was still in Intramuros. The new class will be joining the Thomasian community in celebrating UST's 400th year in 2011.

JRU hosts library consortium forum

JOSE Rizal University, a founding institutional member of the Ortigas Center Library Consortium (OCLC), hosted recently the forum "Strategies in Effective Searching of Information" at the JRU Library audio-visual room. More than 60 participated in the forum. Guest speaker Dr. Angelita P. Resurreccion discussed new techniques and research tools being used for more effective searches of needed information. The forum also enhanced the ability of librarians and support staff to use more effectively library resources and means of information retrieval. JRU has been instrumental in the professional development of librarians for the last several years.



FROM left: Leah L. Tinduc, Becky Llamas, Grace A. Guillermo, Angelita P. Resurreccion, E. Agans and Monina Bugarin



PWU's nutrition clinic

THE SCHOOL of Nutrition of the Philippine Women's University (PWU) marked Nutrition Month by launching the Nutrition Clinic, Medical Specialist and Diagnostic Center at the Manila Taft campus. Cutting the ceremonial ribbon are: Dr. Bernardita Flores, assistant health secretary and executive director of the National Nutrition Council; PWU president Dr. Amelou B. Reyes; Irene R. Garcia, vice president of RJS Malunggay Herb Tea Manufacturing; Dr. Maria Loraine Sanchez, Manila city health officer; Dr. Lualhati Lising, head, Nutrition Support Training Program, St. Luke's Medical Center, and PWU chancellor Dr. Dolores Lasan. At the back are PWU dean Dr. Flora Fernandez, associate dean Dr. Dolores Carreon, acting dean Marietta Palomo and dean Dr. Celeste Manalastas. The new center may be Manila's first university-based nutrition clinic.

FEU helps protect its favorite animal

THE FAR Eastern University had its Mindoro expedition 2008, part of the Save the Tamaraw project, in time for the annual tamaraw count. FEU supports the project not only because the tamaraw is among the world's endangered species, but also because it is the university's mascot. This is the third year FEU participated in the program. The yearly activity is undertaken by the Provincial Environment and Natural Resources Office (Penro), in coordination with the Plants and Wildlife Bureau and Department of Environment and Natural Resources. It covers Mt. Iglit-Baco in Sablayan, Occidental Mindoro, and Mt. Aruyan. The Save the Tamaraw Project aims to find ways to help prevent the animal's extinction. Every year, participants conduct a census of the tamaraw. This year's count found a total of 263, an improvement over last year's 239. As part of the project, a study of the vegetation in the Mindoro mountains where the Mangyan live is also undertaken. Results of the study are expected to help in developing a program for the introduction of new plant species to improve vegetation. During this year's expedition, FEU faculty, staff and students studied the plants in the areas and observed how the Mangyans used them, method of collection, what parts were utilized, the processing and application of the plants. FEU saw the potential for conducting an ecological study focusing on the interaction among the Mangyan, the vegetation and the tamaraw, as part of the university's Ecology course. During the trip to Mindoro, student volunteers and other members of the FEU community distributed rice, salt, canned goods and items for the children.

O.B. Montessori student is Cook Idol



CARL Adriane C. Santos, a food management major at O.B. Montessori College, became the first ever Cook Idol during the recent Cook Culinary Competition at the Glorietta Activity Center. He won a round-trip ticket to Honolulu courtesy of Hawaiian Airlines. Cook, the culinary lifestyle magazine, with the United States Department of Agriculture Foreign Agricultural Service (USDA), sponsored the competition that had the theme "The Great All-American Food Festival." O.B. Montessori College students were also among the five finalists in the Best US Apple Pie. On the Spot Bake Off contest with the "Spiced Brown Butter Apple Pie with Cream Cheese Crust" by Al Jerico Morin Robosmi and Hannah Marie C. Aguilar. Other O.B. Montessori participants were Christine Asab, Jesus Carmelo Antonio, Celine Grace Nigoshido and Rohan Jil Sison.

EMC PHILIPPINES-DLSU ACADEMIC ALLIANCE



EMC Philippines and De La Salle University are joining hands to provide Filipinos aspiring to be information technology (IT) professionals with cutting edge education in storage technology management, a key IT component and one of its fastest growing segments. EMC Philippines country manager Ronnie Luchaco and DLSU vice chancellor for La Sallian Mission and External Relations Bro. Bernard Oca signed the agreement at the Manila Peninsula, Makati City. Also present were (from left) EMC Philippines consultants Arnie Alvarez and Ramon Del, DLSU dean Rachel Edita Roxas and assistant professor Clement Ong. The EMC Academic Alliance is a global education program offered to local universities to help address the expected surge in demand for storage technology professionals.

PNU hosts youth conference

THE UNITED Nations Association of the Philippines (Unap) and the Philippine Normal University (PNU) are hosting a three-day youth conference Aug. 11-13 focusing on climate change.

As part of the event, the UNAP Outstanding Youth Service Award winner will be chosen. Deadline for nomination is Aug. 1. The contest is open to youth leaders aged 15-30 who made an outstanding contribution in promoting the Millennium Development Goals (MDGs). Unap president Judge Aurora M. Reci-Na said the International Youth Day aimed to mobilize the youth to act on global problems. Mayor Alfredo S. Lim will keynote the opening ceremony at the Manila City Hall. Closing program will be at Malacañang Palace on Aug. 13 where President Macapagal-Arroyo will award Unap Outstanding Youth Leaders. A cultural night will be held with PNU president Lutgardo B. Barbo welcoming guests and participants. Registration for local participants is P2,500. Contact Unap Secretariat, (0)9184120183, fax 5342950 or e-mail iyb_unap_iyds@hotmail.com or PNU's professor Rene Romero at trunkline 5213488.

15 ways parents . . .

On the eve of the exam

On the day of the exam

In just five days, around 70,000 students from all over the country will be taking the UPCAT at the state university's different campuses to qualify for admission to the most prestigious university in the Philippines

12 reminders to Upcat takers

EUREKA! *Queena N. Lee-Chua*



A century of Philippine science



Coconut oil

Natural products

Deadline for Reader's Theater Fluency Awards is Aug. 1

Submit Gawad Tamboli entries by Aug. 15

Management educators' 18th annual conference

INQUIRER IN EDUCATION

And the laptop goes to ...

The ads of winning

A lesson plan integrating newspaper advertising, biology and values education

Objectives

References

Materials

Procedure









Send in your entries for August

